

ORDINANCE NO. 2010-26

AN ORDINANCE OF THE CITY OF ST. PETE BEACH, FLORIDA, AMENDING AND RESTATING CHAPTER 66, PENSIONS AND RETIREMENT, ARTICLE II, GENERAL EMPLOYEES' RETIREMENT SYSTEM, OF THE CODE OF ORDINANCES OF THE CITY OF ST. PETE BEACH; PROVIDING FOR SEVERABILITY OF PROVISIONS; REPEALING ALL ORDINANCES IN CONFLICT HERewith AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of St. Pete Beach General Employees are presently provided pension and certain other benefits under Ordinances of the City of St. Pete Beach and;

WHEREAS, the City Commission desires to clarify and restate the provisions of the General Employees' Retirement Plan to consolidate all prior ordinances and Code provisions and to incorporate Federal law and the applicable State laws,

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COMMISSION OF THE CITY OF ST. PETE BEACH, FLORIDA;

SECTION 1: That Chapter 66, Pensions and Retirement, Article II, General Employees' Retirement System, of the Code of Ordinances of the City of St. Pete Beach is hereby restated as set forth in the document designated CITY OF ST. PETE BEACH GENERAL EMPLOYEES' RETIREMENT SYSTEM, attached hereto and made a part hereof.

SECTION 2: All Ordinances or parts of Ordinances in conflict herewith be and the same are hereby repealed.

SECTION 3: If any section, subsection, sentence, clause, phrase of this ordinance, or the particular application thereof shall be held invalid by any court, administrative agency, or other body with appropriate jurisdiction, the remaining section, subsection, sentences, clauses, or phrases under application shall not be affected thereby.

**CITY OF ST. PETE BEACH
GENERAL EMPLOYEES' RETIREMENT SYSTEM**

DIVISION 1. GENERALLY

Sec. 66-26. Definitions.

(a) The following words, terms and phrases, when used in this article, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:

Accumulated contributions means a member's own contributions with interest at the rate of five percent per annum compounded annually as of October 1 each year that the contributions are in the fund on all contributions retroactive to the date when contributions began. For those members who purchase credited service with interest or at no cost to the system, any payment representing the amount attributable to member contributions based on the applicable member contribution rate, and any payment representing interest and any required actuarially calculated payments for the purchase of such credited service, shall be included in accumulated contributions, without the crediting of interest of five percent per annum.

Actuarial equivalent means a benefit or amount of equal value, based upon the ~~1983 Group Annuity Mortality Table (sex distinct)~~ RP 2000 Combined Healthy (no projection) and an interest rate of eight ~~and one-half~~ percent per annum. This definition may only be amended by the city pursuant to the recommendation of the board using the assumptions adopted by the board with the advice of the plan's actuary, such that actuarial assumptions are not subject to city discretion.

Average final compensation means 1/12 of the average salary of the five best years of the last ten years of credited service prior to retirement, termination, or death, or the career average as a full-time general employee, whichever is greater. A year shall be 12 consecutive months.

Beneficiary means the person entitled to receive benefits under this article at the death of a member who has been designated in writing by the member and filed with the board. If no such designation is in effect or if no person so designated is living at the time of death of the member, the beneficiary shall be the estate of the member.

Board means the board of trustees, which shall administer and manage the system provided in this article and serve as trustees of the fund.

City means City of St. Pete Beach, Florida.

Code means the Internal Revenue Code of 1986, as amended from time to time.

Credited service means the total number of years and fractional parts of years of service as a general employee and member contributions to the plan from the date when contributions were first required, omitting intervening years or completed months when such member was not employed by the city as a general employee. A member may voluntarily leave his accumulated contributions in the fund for a period of five years after leaving the employ of the city pending the possibility of being reemployed as a general employee, without losing credit for the time that he was a member of the system. If a non-vested member is not reemployed as a general employee with the City of St. Pete Beach within five years, his accumulated contributions, if \$1,000.00 or less, will be returned. If a member who is not vested is not reemployed within five years, his accumulated contributions, if more than \$1,000.00, will be returned only upon the written request of the member and upon completion of a written election to receive a cash lump sum or to rollover the lump sum amount on forms designated by the board. If a vested member does not remain employed for a period of three years after reemployment within five years, his accumulated contributions will be returned only upon his written request. However, the credited service shall not be deemed to be interrupted by and a member shall receive credited service for periods during which the member is on an authorized leave of absence for a period not to exceed one year, but only if the member deposits into the fund, within 90 days after his return, the same sum that he would have contributed if he had been a general employee during his absence, plus an amount of interest equal to the actuarial valuation interest rate assumption in effect on the date of redeposit, plus payment of costs for all professional services rendered to the board in connection with the purchase of the periods of credited service for authorized leave time.

Effective date means ~~September 2, 1992.~~

Fund means the trust fund established in this article as part of the system.

General employee means any actively employed person in the regular full-time service of the city, including those in their initial probationary employment period, but excluding certified police officers and certified firefighters employed by the city.

Member means an actively employed general employee who fulfills the prescribed participation requirements. Benefit improvements which, in the past, have been provided for by amendments to the system adopted by city ordinance, and any benefit improvements which might be made in the future shall apply prospectively and shall not apply to members who terminate employment or who retire prior to the effective date of any ordinance adopting such benefit improvements, unless such ordinance specifically provides to the contrary.

Plan year means the 12-month period beginning October 1 and ending September 30 of the following year.

Retiree means a member who has entered retirement status.

Retirement means a member's separation from city employment with eligibility for immediate receipt of benefits under the system.

Salary means basic earnings received by an employee as compensation for services to the city as a general employee, excluding overtime, standby time, call-back bonus pay, accrued sick leave, sick leave award time, holiday bonus pay, accrued vacation pay and other bonuses and including tax deferred, tax sheltered and tax exempt items of income derived from elective employee payroll deductions or salary reductions. Salary shall also include bonus or premium pay received by a member when working temporarily in a higher pay grade. Compensation in excess of limitations set forth in section 401(a)(17) of the Code ~~shall be disregarded as of the first day of the plan year shall be disregarded for any purpose, including employee contributions or any benefit calculations.~~ The annual compensation of each member taken into account in determining benefits or employee contributions for any plan year beginning on or after January 1, 2002, may not exceed \$200,000, as adjusted for cost-of-living increases in accordance with Code Section 401(a)(17)(B). Compensation means compensation during the fiscal year. The cost-of-living adjustment in effect for a calendar year applies to annual compensation for the determination period that begins with or within such calendar year. If the determination period consists of fewer than 12 months, the annual compensation limit is an amount equal to the otherwise applicable annual compensation limit multiplied by a fraction, the numerator of which is the number of months in the short determination period, and the denominator of which is 12. If the compensation for any prior determination period is taken into account in determining a member's contributions or benefits for the current plan year, the compensation for such prior determination period is subject to the applicable annual compensation limit in effect for that prior period. The limitation on compensation for an "eligible employee" shall not be less than the amount which was allowed to be taken into account under this article as in effect on July 1, 1993. "Eligible employee" is an individual who was a member before the first plan year beginning after December 31, 1995.

Spouse means the lawful wife or husband of a member or retiree at the time benefits become payable.

System means the city general employees' retirement system as contained in this article and all amendments thereto.

(b) *Masculine gender.* The masculine gender, where used herein, unless the context specifically requires otherwise, shall include both the feminine and masculine genders.

Sec. 66-27. Membership.

(a) *Conditions of eligibility.* Conditions of eligibility of members in the general employees' retirement system shall be as follows:

- (1) All members of the system on ~~the effective date~~ September 2, 1992 shall continue participating under this article. Beginning October 1, 1992, all current and future new general employees shall become members of this system as a condition of employment unless they are employed as the city manager or as "department directors," as defined in the City St. Pete Beach Personnel Rules and Regulations Manual, and they elect not to participate.

- (2) Notwithstanding paragraph (1) above, employees in positions characterized as "department directors" may, by the later of April 15, 2005 or the end of the first payroll period following their date of hire, notify the board and the city, in writing, of their election to not be a member of the system. This election is an irrevocable, one-time election. In the event of any such election, (i) they shall be barred from future membership in the system, (ii) they shall become eligible for the city's deferred compensation plan under Internal Revenue Code Section 457(b), and (iii) any accumulated employee and employer contributions (for which it shall be assumed that there was an employer contribution equal to 12 percent of each participant's compensation for each year of participation, prorated based on the number of months of actual participation, and on which no earnings, gains or losses shall be applied) made after employment and prior to opting out shall be transferred to that deferred compensation plan upon completion by the employee of the necessary administrative forms. In no event will the total amounts transferred for any member opting out of the system be in excess of the actuarially determined amount that would result in any additional costs to the system. Deferred compensation plan participants shall be 100 percent vested in all such transferred amounts unless otherwise provided in the recipient plan, and notwithstanding anything in this plan to the contrary.

- (3) Notwithstanding paragraph (1) above, employees in positions classified in the St. Pete Beach Personnel Rules and Regulations Manual as "Managerial," "Administrative," "professional," or "supervisory" (commonly referred to as "MAPS employees") may, by the later of March 30, 2007 or the end of the first month following their date of hire, notify the board and the city, in writing of their election to cease or elect out of participation in this plan.
 - a. MAPS employees who are active participants in this plan and who elect to opt out of this plan shall have the opportunity to make an irrevocable, one-time election to transfer assets into the city's money purchase plan. Such an election will result in any accumulated employee and employer contributions (for which it shall be assumed that there was an employer contribution equal to ten percent of each participant's compensation for each year of participation, prorated based on the number of months of actual participation, and on which no earnings, gains or losses shall be applied) made after employment and prior to opting out being transferred to that money purchase plan upon completion by the employee of the necessary administrative forms. In no event will the total amount transferred for any member opting out of the system be in excess of the actuarially determined amount that would result in any additional cost to the system. Money purchase plan participants shall be 100 percent vested in all such transferred amounts unless otherwise provided in the recipient plan, and notwithstanding anything in the system to the contrary, such participants shall have no further rights to any benefits under this plan.

- b. Any and all elections under this section shall be effective on the first of the month following the date of the election.
- c. Failure to make an election shall be treated as a deemed election to continue participating in the system and to keep such assets in the system. Any MAPS employees who elect to transfer into the money purchase plan, but who do not elect to transfer plan assets into the money purchase plan shall continue to earn service credit under the system for vesting purposes, but shall not earn additional service credit for benefit accrual purposes.
- d. Former MAPS employees who are retired are not eligible to make this election. MAPS employees who are participating in the DROP as of the effective date of this section are treated as retirees under this plan, which means that such individuals are not entitled to elect to transfer funds into the money purchase pension plan.

(b) *Designation of beneficiary.* Each general employee shall complete a form prescribed by the board designating a beneficiary or beneficiaries.

Sec. 66-28. Qualification of system.

It is intended that the system will constitute a qualified public pension plan under the applicable provisions of the Code for a qualified plan under Code Section 401(a) and a governmental plan under Code Section 414(d), as in effect on the effective date or amended under this article. Any modification or amendment of the system may be made retroactively, if necessary or appropriate, to qualify or maintain the system as a plan meeting the requirements of the applicable provisions of the Code, as in effect on the effective date or amended under this article, or any other applicable provisions of the U.S. federal tax law, as in effect on the effective date or amended or adopted under this article, and the regulations issued thereunder.

Sec. 66-29. Repeal or termination of system.

(a) This article establishing the system and fund and subsequent ordinances pertaining to the system and fund may be modified, terminated, or amended, in whole or in part, provided that if this article or any subsequent ordinance shall be amended or repealed in its application to any person benefitting under this article, the amount of benefits which at the time of any such alteration, amendment, or repeal shall have accrued to the member or beneficiary shall not be affected thereby, except to the extent that the assets of the fund may be determined to be inadequate.

(b) If this article shall be repealed or if contributions to the system are discontinued or if there is a transfer, merger or consolidation of government units, services or functions as provided in F.S. ch. 121, the board shall continue to administer the system in accordance with

this article, for the sole benefit of the members, any beneficiaries then receiving retirement allowances, and any future persons entitled to receive benefits under one of the options provided for in this article who are designated by any of such members. In the event of repeal, discontinuance of contributions, or transfer, merger or consolidation of government units, services or functions, there shall be full vesting (100 percent) of benefits accrued to the date of repeal, and the assets of the system shall be allocated in an equitable manner to provide benefits on a proportionate basis to the persons so entitled in accordance with the provisions thereof.

(c) The following shall be the order of priority for purposes of allocating the assets of the system as of the date of repeal of this article, or if contributions to the system are discontinued with the date of such discontinuation being determined by the board:

- (1) Apportionment shall first be made in respect of each retiree receiving a retirement or disability benefit under this article on such date, each person receiving a benefit on such date on account of a retired or disabled (but since deceased) member, and each member who has, by such date, become eligible for normal retirement but has not yet retired, an amount which is the actuarial equivalent of such benefit, based upon the actuarial assumptions in use for the purposes of the most recent actuarial valuation, provided that, if such asset value shall be less than the aggregate of such amounts, such amounts shall be proportionately reduced so that the aggregate of such reduced amounts will be equal to such asset value.
- (2) If there shall be any asset value remaining after the apportionment under subsection (c)(1) of this section, apportionment shall next be made in respect of each member in the service of the city on such date who is vested and who is not entitled to an apportionment under subsection (c)(1) of this section, in the amount required to provide the actuarial equivalent of the vested portion of the accrued normal retirement benefits (but not less than accumulated contributions), based on the credited service and average final compensation as of such date, and each vested former member then entitled to a deferred benefit who has not, by such date, begun receiving benefit payments, in the amount required to provide the actuarial equivalent of the vested portion of the accrued normal retirement benefit (but not less than accumulated contributions), provided that, if such remaining asset value shall be less than the aggregate of the amounts apportioned under this article, such latter amounts shall be proportionately reduced so that the aggregate of such reduced amounts will be equal to such remaining asset value.
- (3) If there shall be any asset value after the apportionments under subsections (c)(1) and (2) of this section, apportionment shall be made in respect of each member in the service of the city on such date who is not entitled to an apportionment under subsections (c)(1) and (2) of this section in the amount equal to member's accumulated contributions, provided that, if such remaining asset value shall be less than the aggregate of the amounts apportioned under this article, such latter amount shall be proportionately reduced so that the aggregate of such reduced amounts will be equal to such remaining asset value.

- (4) If there shall be any asset value remaining after the apportionments under subsections (c)(1), (2) and (3) of this section, apportionment shall lastly be made in respect of each member included in subsection (c)(3) of this section to the extent of the actuarial equivalent of the non-vested accrued normal retirement benefit, less the amount apportioned in subsection (c)(3) of this section, based on the credited service and average final compensation as of such date, provided that, if such remaining asset value shall be less than the aggregate of the amounts apportioned under this article, such amounts shall be reduced so that the aggregate of such reduced amounts will be equal to such remaining asset value.
- (5) If there shall be asset value remaining after the full apportionment specified in subsections (c)(1), (2), (3) and (4) of this section, such excess shall be returned to the city, less return of the state's contributions to the state, provided that, if the excess is less than the total contributions made by the city and the state to the date of termination, such excess shall be divided proportionately to the total contributions made by the city and the state.

The allocation of the fund provided for in this subsection may, as decided by the board, be carried out through the purchase of insurance company contracts to provide the benefits determined in accordance with this subsection. The fund may be distributed in one sum to the persons entitled to the benefits or the distribution may be carried out in such other equitable manner as the board may direct. The fund may be continued in existence for purposes of subsequent distributions.

If, at any time during the first ten years after the effective date of the article originally establishing this system, the system shall be terminated or the full current costs of the system shall not have been met, anything in the system to the contrary notwithstanding, city contributions which may be used for the benefit of any one of the 25 highest paid members on the effective date, whose anticipated annual retirement allowance provided by the city's contributions at the member's normal retirement date would exceed \$1,500.00, shall not exceed the greater of either (i) \$20,000.00, or (ii) an amount computed by multiplying the smaller of \$10,000.00 or 20 percent of such member's average final compensation during his last five years of service by the number of years of service since the effective date. If it shall be determined by statute, court decision, ruling by the commissioner of internal revenue or otherwise that the provisions of this paragraph are not then necessary to qualify the system under the Code, this paragraph shall be ineffective without the necessity of further amendment of this article.

(d) After all the vested and accrued benefits provided under this article have been paid and after all other liabilities have been satisfied, then and only then shall any remaining funds revert to the general fund of the city.

Sec. 66-30. No reduction of accrued benefits.

No amendment or ordinance shall be adopted by the city commission which shall have the effect of reducing the then vested accrued benefits of members or a member's beneficiaries under this article.

Sec. 66-31. Interest of members in system.

Under this article, at all assets of the fund are held in trust, and at no time prior to the satisfaction of all liabilities under the system with respect to members and their spouses or beneficiaries shall any part of the corpus or income of the pension fund be used for or diverted to any purpose other than for their exclusive benefit.

Sec. 66-32. Domestic relations orders; retiree directed payments; exemption from execution and nonassignability.

(a) Domestic relations orders.

(1) Prior to the entry of any domestic relations order which affects or purports to affect the system's responsibility in connection with the payment of benefits of a retiree, the member or retiree shall submit the proposed order to the board for review to determine whether the system may legally honor the order.

(2) If a domestic relations order is not submitted to the board for review prior to entry of the order, and the system is ordered to take action that it may not legally take, and the system expends administrative or legal fees in resolving the matter, the member or retiree who submits such an order will be required to reimburse the system for its expenses in connection with the order.

(b) Retiree directed payments. The board may, upon written request by a retiree or by a dependent, when authorized by a retiree or the retiree's beneficiary, authorize the system to withhold from the monthly retirement payment those funds that are necessary to pay for the benefits being received through the city, to pay the certified bargaining agent of the city, to make payment to insurance companies for insurance premiums and to make any payments for child support or alimony.

(c) Exemption from execution, non-assignability. Except as otherwise provided by law, the pensions, annuities, or any other benefits accrued or accruing to any person under this article and the accumulated contributions and the cash securities in the fund created under this article are exempted from any state, county or municipal tax and shall not be subject to execution, attachment, garnishment or any legal process whatsoever and shall be unassignable.

Sec. 66-33. Pension validity.

The board shall have the power to examine into the facts upon which any pension shall have been granted under any prior or existing law or which shall be granted or obtained

erroneously, fraudulently or illegally for any reason. The board is empowered to purge the pension rolls or correct the pension amount of any person granted a pension under prior or existing law or any person hereafter granted a pension under this article if the pension is found to be erroneous, fraudulent or illegal for any reason and to reclassify any person who has under any prior or existing law been or who shall under this article be erroneously, improperly or illegally classified. Any overpayments or underpayments shall be corrected and paid or repaid in a reasonable manner determined by the board.

Sec. 66-34. Forfeiture of pension Reserved.

~~— (a) — Any member who is convicted of the following offenses committed prior to retirement or whose employment is terminated by reason of his admitted commission, aiding or abetment of the following specified offenses shall forfeit all rights and benefits under this pension fund, except for the return of his accumulated contributions, but without interest, as of the date of termination. Specified offenses are as follows:~~

- ~~— (1) — The committing, aiding or abetting of an embezzlement of public funds;~~
- ~~— (2) — The committing, aiding or abetting of any theft by a public officer or employee from the employer;~~
- ~~— (3) — Bribery in connection with the employment of a public officer or employee;~~
- ~~— (4) — Any felony specified in F.S. ch. 838;~~
- ~~— (5) — The committing of an impeachable offense;~~
- ~~— (6) — The committing of any felony by a public officer or employee who willfully and with intent to defraud the public or the public agency, for which he acts or in which he is employed, of the right to receive the faithful performance of his duty as a public officer or employee, realizes or obtains or attempts to obtain a profit, gain, or advantage for himself or for some other person through the use or attempted use of the power, rights, privileges, duties or position of his public office or employment position;~~

~~— (b) — The following words, terms and phrases, when used in this section, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning:~~

~~— *Conviction* means an adjudication of guilt by a court of competent jurisdiction; a plea of guilty or nolo contendere; a jury verdict of guilty when adjudication of guilt is withheld and the accused is placed on probation; or a conviction by the senate of an impeachable offense.~~

~~_____ Court means any state or federal court of competent jurisdiction which is exercising its jurisdiction to consider a proceeding involving the alleged commission of a specified offense. Prior to forfeiture, the board shall hold a hearing on which notice shall be given to the member whose benefits are being considered for forfeiture. Said member shall be afforded the right to have an attorney present. No formal rules of evidence shall apply, but the member shall be afforded a full opportunity to present his case against forfeiture.~~

~~_____ (e) Any member who has received benefits from the system in excess of his accumulated contributions after the member's rights were forfeited shall be required to pay back to the fund the amount of the benefits received in excess of his accumulated contributions, but without interest. The board may implement all legal action necessary to recover such funds.~~

Sec. 66-35. Use of forfeitures.

Under this article, forfeitures arising from terminations of service of members shall serve only to reduce future city contributions.

Sec. 66-36. Indemnification.

(a) To the extent not covered by insurance contracts in force from time to time, the city shall indemnify, defend and hold harmless members of the board from all personal liability for damages and costs, including court costs and attorneys' fees, arising out of claims, suits, litigation, or threat of such, referred to in this section as "claims," against these individuals because of acts or circumstances connected with or arising out of their official duty as members of the board. The city reserves the right, in its sole discretion, to settle or not settle the claim at any time and to appeal or not to appeal from any adverse judgement or ruling and in either event will indemnify, defend and hold harmless any members of the board from the judgment, execution, or levy thereon.

(b) This section shall not be construed to relieve any insurance company or other entity liable to defend the claim or liable for payment of the judgment or claim, from any liability, nor does this section waive any provision of law affording the city immunity from any suit, in whole or part, or waive any other substantive or procedural rights the city may have.

(c) This section shall not apply nor shall the city be responsible in any manner to defend or pay for claims arising out of acts or omissions of members of the board which constitute felonies or gross malfeasance or gross misfeasance in office.

Sec. 66-37. Prohibited transactions.

Effective as of January 1, 1989, a board may not engage in a transaction prohibited by Code Section 503(b).

Sec. 66-38. USERRA.

Effective December 12, 1994, notwithstanding any other provision of this system, contributions, benefits and service credit with respect to qualified military service are governed by Code Section 414(u) and the Uniformed Services Employment and Reemployment Rights Act of 1994, as amended. To the extent that the definition of "credited service" sets forth contribution requirements that are more favorable to the member than the minimum compliance requirements, the more favorable provisions shall apply.

Sec. 66-39. Electronic forms.

In those circumstances where a written election or consent is not required by the plan or the Code, an oral, electronic, or telephonic form in lieu of or in addition to a written form may be prescribed by the board. However, where applicable, the board shall comply with Treas. Reg. § 1.401(a)-21.

Secs. 66-37 ~~40~~–66-65. Reserved.

DIVISION 2. ADMINISTRATION

Sec. 66-66. Board of trustees.

(a) The sole and exclusive administration of and responsibility for the proper operation of the system and for making effective the provisions of this article is hereby vested in a board of trustees. The board shall be designated as the plan administrator for the system. The board shall consist of five persons as follows:

- (1) Two legal residents of the city and who shall be appointed by the city commission at the first regularly scheduled meeting following the general election, or at the first regularly scheduled meeting after the city commission meeting where newly elected commissioners are sworn into office, whichever is later.
- (2) Two employee members to be elected as provided in this section; and
- (3) One public member who is nominated by the board and appointed by the city commission.

(b) The regular term of office of each elected or appointed trustee shall be two years. The two trustees appointed by the city commission shall have staggered terms expiring in alternate years. Each member trustee may succeed himself if reelected as provided in this section.

(c) Elective employee trustees shall be elected by vote of all members of the respective departments which come within the purview of this article at places designated by the board, of which all qualified members entitled to vote shall be notified in person or by written notice ten days in advance of the election. The two employee members who receive the highest number of votes for office shall be declared elected and shall take office immediately upon commencement of the term of office for which elected or as soon thereafter as he shall qualify therefor. An election shall be held not more than 30 days and not less than ten days prior to the commencement of the term for which a trustee is to be elected. The board shall establish and administer the nominating and election procedure for each election, and the board shall elect from among its members a chairman, vice-chairman and secretary, within ten days after the new employee trustees are elected and duly qualified.

(d) If a vacancy occurs in the office of trustee, the vacancy shall be filled for the unexpired term in the same manner as the office was previously filled.

(e) The trustees shall serve without compensation, but they may be reimbursed from the fund for all necessary expenses which they may actually expend through service on the board.

(f) Each trustee shall, within ten days after his appointment or election, take an oath of office before the city clerk that he will diligently and honestly administer the affairs of the board, and that he will not knowingly violate or willingly permit to be violated any provisions of the law applicable to the system. Such oath shall be subscribed to by the trustee making it and shall be certified by the clerk and filed in the office of the city clerk.

(g) Each trustee shall be entitled to one vote on the board. Three affirmative votes shall be necessary for any decision by the trustees at any meeting of the board. A trustee shall have the right to abstain from voting as the result of a conflict of interest, provided that trustee complies with F.S. § 112.3143.

(h) The board shall engage such actuarial, accounting, legal, and other services as shall be required to transact the business of the system. The compensation of all persons engaged by the board and all other expenses of the board necessary for the operation of the system shall be paid from the fund at such rates and in such amounts as the board shall agree. In the event the board chooses to use the city's legal counsel, actuary or other professional, technical or other advisors, it shall do so only under terms and conditions acceptable to the board.

(i) The duties and responsibilities of the board shall include but not necessarily be limited to:

- (1) Construe the provisions of the system and determine all questions arising thereunder.

- (2) Determine all questions relating to eligibility and membership.
- (3) Determine and certify the amount of all retirement allowances or other benefits under this article.
- (4) Establish uniform rules and procedures to be followed for administrative purposes, benefit applications and all matters required to administer the system.
- (5) Distribute to members, at regular intervals, information concerning the system.
- (6) Receive and process all applications for benefits.
- (7) Authorize all payments whatsoever from the fund and notify the disbursing agent, in writing, of approved benefit payments and other expenditures arising through operation of the system and fund.
- (8) Have performed actuarial studies and valuations, at least as often as required by law, and make recommendations regarding any and all changes in the provisions of the system.
- (9) Perform such other duties as are required to prudently administer the system.

Sec. 66-67. Finances and fund management; establishment and operation of fund.

(a) As part of the system, there exists the fund, into which shall be deposited all of the contributions and assets whatsoever attributable to the system.

(b) The actual custody and supervision of the fund and assets thereof shall be vested in the board. Payment of benefits and disbursements from the fund shall be made by the disbursing agent, but only upon written authorization from the board.

(c) All funds of the general employees' retirement system may be deposited by the board with the city finance director, acting in a ministerial capacity only, who shall be liable in the same manner and to the same extent as he is liable for the safekeeping of funds for the city. However, any funds so deposited with the finance director shall be kept in a separate fund by the finance director or clearly identified as such funds of the general employees' retirement system. The board shall deposit the funds of the general employees' retirement system in a qualified public depository as defined in F.S. sec. 280.02, which depository with regard to such funds shall conform to and be bound by all of the provisions of F.S. ch. 280. In order to fulfill its investment responsibilities as set forth in this section, the board may retain the services of a custodian bank, an investment advisor registered under the Investment Advisors Act of 1940 or otherwise exempt from such required registration, an insurance company, or a combination of these, for the purposes of investment decisions and management. Such investment manager shall have

discretion, subject to any guidelines as prescribed by the board, in the investment of all fund assets.

(d) All funds and securities of the system may be commingled in the fund, provided that accurate records are maintained at all times reflecting the financial composition of the fund, including accurate current accounts and entries regarding the following:

- (1) Current amounts of accumulated contributions of members on both an individual and aggregate account basis;
- (2) Receipts and disbursements;
- (3) Benefit payments;
- (4) Current amounts clearly reflecting all monies, funds and assets whatsoever attributable to contributions and deposits from the city;
- (5) All interest, dividends and gains or losses, whatsoever; and
- (6) Such other entries as may be properly required so as to reflect a clear and complete financial report of the fund.

(e) An audit shall be performed annually by a certified public accountant for the most recent fiscal year of the system showing a detailed listing of assets and a statement of all income and disbursements during the year. Such income and disbursements must be reconciled with the assets at the beginning and end of the year. Such report shall reflect a complete evaluation of assets on both a cost and market basis, as well as other items normally included in a certified audit.

(f) The board shall have the following investment powers and authority:

- (1) The board shall be vested with full legal title to the fund, subject, however, and in any event to the authority and power of the city commission to amend or terminate this fund, provided that no amendment or fund termination shall ever result in the use of any assets of this fund except for the payment of regular expenses and benefits under this system, unless otherwise provided herein. All contributions from time to time paid into the fund and the income thereof, without distinction between principal and income, shall be held and administered by the board or its agent in the fund, and the board shall not be required to segregate or invest separately any portion of the fund.

- (2) All monies paid into or held in the fund shall be invested and reinvested by the board, and the investment of all or any part of such funds shall be limited to the following:
- a. Annuity and life insurance contracts with life insurance companies in amounts sufficient to provide, in whole or in part, the benefits to which all of the members shall be entitled under the provisions of this system and pay the initial and subsequent premium thereon.
 - b. Time or savings accounts of a national bank, a state bank insured by the bank insurance fund or a savings/building and loan association insured by the Savings Association Insurance Fund which is administered by the Federal Deposit Insurance Corporation or a state or federal chartered credit union whose share accounts are insured by the National Credit Union Share Insurance Fund.
 - c. Obligations of the United States or obligations guaranteed as to principal and interest by the government of the United States or by an agency of the government of the United States.
 - d. Bonds issued by the State of Israel.
 - e. Stocks, commingled funds ~~administered by national or state banks~~, mutual funds and bonds or other evidences of indebtedness, provided that:
 1. Except as provided in subparagraph 2., all individually held securities and all securities in a commingled or mutual fund must be issued or guaranteed by a corporation organized under the laws of the United States, any state or organized territory of the United States, or the District of Columbia.
 2. Up to ~~45~~ 25 percent of the assets of the fund at market value may be invested in foreign securities.
 3. The board shall not invest more than five percent of its assets in the common stock, capital stock or convertible securities of any one issuing company, nor shall the aggregate investment in any one issuing company exceed five percent of the outstanding capital stock of that company; nor shall the aggregate of its investments in common stock, capital stock, international equity securities and convertible securities at ~~cost~~ market exceed ~~65~~ 75 percent of the assets of the fund.

- f. Real estate, provided the board shall not invest more than ~~ten~~ fifteen percent at ~~most~~ market in real property or real estate, including investment in real estate investment trusts (REITS).
- (3) At least once every three years, and more often as determined by the board, the board shall retain a professionally qualified independent consultant to evaluate the performance of all current investment managers and make recommendations regarding the retention of all such investment managers. These recommendations shall be considered by the board at its next regularly scheduled meeting.
- (4) The board may retain in cash or cash equivalents and keep unproductive of income such amount of the fund as it may deem advisable, having regard for the cash requirements of the system.
- (5) Neither the board nor any trustee shall be liable for the making, retention or sale of any investment or reinvestment made as provided in this section nor for any loss or diminishment of the fund, except that due to his own negligence, willful misconduct or lack of good faith.
- (6) The board may cause any investment in securities held by it to be registered in or transferred into its name as trustee or into the name of such nominee as it may direct or it may retain them unregistered and in form permitting transferability, but the books and records shall at all times show that all investments are part of the fund.
- (7) The board is empowered but is not required to vote upon any stocks, bonds, or securities of any corporation, association, or trust and to give general or specific proxies or powers of attorney with or without power of substitution; to participate in mergers, reorganizations, recapitalizations, consolidations, and similar transactions with respect to such securities; to deposit such stock or other securities in any voting trust or any protective or like committee with the trustees or with depositories designated thereby; to amortize or fail to amortize any part or all of the premium or discount resulting from the acquisition or disposition of assets; and generally to exercise any of the powers of an owner with respect to stocks, bonds, or other investments comprising the fund which it may deem to be to the best interest of the fund to exercise.
- (8) The board shall not be required to make any inventory or appraisal or report to any court, nor to secure any order of court for the exercise of any power contained in this section.
- (9) Where any action which the board is required to take or any duty or function which it is required to perform, either under the terms of this article or under the

general law applicable to it as trustee under this article, can reasonably be taken or performed only after receipt by it from a member, the city, or any other entity of specific information, certification, direction or instructions, the board shall be free of liability in failing to take such action or perform such duty or function until such information, certification, direction or instruction has been received by it.

- (10) Any overpayments or underpayments from the fund to a member, retiree or beneficiary caused by errors of computation shall be adjusted with interest at a rate per annum approved by the board in such a manner that the actuarial equivalent of the benefit to which the member, retiree or beneficiary was entitled, shall be paid. Overpayments shall be charged against payments next succeeding the correction or collected in another manner if prudent. Underpayments shall be made up from the fund in a prudent manner.
- (11) The board shall sustain no liability whatsoever for the sufficiency of the fund to meet the payments and benefits provided for in this article.
- (12) In any application to or proceeding or action in the courts, only the board shall be a necessary party, and no member or other person having an interest in the fund shall be entitled to any notice or service of process. Any judgment entered in such a proceeding or action shall be conclusive upon all persons.
- (13) Any of the powers and functions reposed in the board under this section may be performed or carried out by the board through duly authorized agents, provided that the board at all times maintains continuous supervision over the acts of any such agent, and provided, further, that legal title to the fund shall always remain in the board.

Sec. 66-68. Reserved.

Sec. 66-69. Contributions.

(a) *Member contributions.* Contributions by members of the general employees' retirement system shall be made as follows:

- (1) *Amount.* Every member of the system shall be required to make regular contributions to the fund in the amount of seven and six-tenths percent of his salary. Member contributions withheld by the city on behalf of the member shall be deposited with the board at least monthly. The contributions made by each member to the fund shall be designated as employer contributions pursuant to section 414(h) of the Code. Such designation is contingent upon the contributions being excluded from the member's gross income for federal income tax purposes.

For all other purposes of the system, such contributions shall be considered to be member contributions.

(2) *Method.* Such contributions shall be made by payroll deduction.

(b) *City contributions.* So long as this system is in effect, the city shall make quarterly contributions to the trust fund in an amount equal to the difference in each year, between the total aggregate member contributions for the year and the total cost for the year, as shown by the most recent actuarial valuation of the system. The total cost for any year shall be defined as the total normal cost plus the additional amount sufficient to amortize the unfunded past service liability as provided in Part VII of F.S. ch 112.

(c) *Other.* Private donations, gifts and contributions may be deposited to the fund, but such deposits must be accounted for separately and kept on a segregated bookkeeping basis. Funds arising from these sources may be used only for additional benefits for members, as determined by the board, and may not be used to reduce what would have otherwise been required city contributions.

Sec. 66-70. Roster of retirees.

The secretary of the board shall keep a record of all persons enjoying a pension under this article, in which it shall be noted the time when the pension is allowed and when the pension shall cease to be paid. Additionally, the secretary shall keep a record of all members in such a manner as to show the name, address, date of employment and date such employment is terminated.

Secs. 66-71--66-100. Reserved.

DIVISION 3. BENEFITS

Sec. 66-101. Benefit amounts and eligibility.

(a) *Normal retirement date.* Under this article, a member's normal retirement date shall be the first day of the month coincident with or next following the earlier of the attainment of age 55 years, regardless of years of credited service, or the completion of 25 years of credited service, regardless of age. A member may retire on his normal retirement date or on the first day of any month thereafter, and each member shall become 100 percent vested in his accrued benefit on the member's normal retirement date. Normal retirement under the system is retirement from employment with the city on or after the normal retirement date.

(b) *Normal retirement benefit.* A member retiring under this article on or after his normal retirement date shall receive a monthly benefit which shall commence on the first day of the month coincident with or next following his retirement date and be continued thereafter

during member's lifetime, ceasing upon death, but with 120 monthly payments guaranteed in any event. The monthly retirement benefit shall equal two and one-quarter percent of average final compensation for each year of credited service. In addition, all members retiring at early or normal retirement shall receive an additional \$75.00 per month, unreduced for early retirement.

(c) *Early retirement date.* A member may retire on his early retirement date, which shall be the first day of any month coincident with or next following the attainment of age 50 and the completion of ten years of credited service. Early retirement under the system is retirement from employment with the city on or after the early retirement date and prior to the normal retirement date.

(d) *Early retirement benefit.* A member retiring under this article on his early retirement date may receive either a deferred or an immediate monthly retirement benefit payable in the same form as for normal retirement as follows:

- (1) A deferred monthly retirement benefit which shall commence on what would have been his normal retirement date had he remained a general employee and shall be continued on the first day of each month thereafter. The amount of each such deferred monthly retirement benefit shall be determined in the same manner as for retirement on his normal retirement date except that credited service and average final compensation shall be determined as of his early retirement date; or
- (2) An immediate monthly retirement benefit which shall commence on his early retirement date and shall be continued on the first day of each month thereafter. The benefit payable shall be as determined in subsection (d)(1) of this section, reduced by 1/15 for each year by which the commencement of benefits precedes the member's normal retirement date.

(e) *Cost-of-living adjustment.* The monthly amount payable to a member and his joint pensioner or beneficiary, if applicable, who retires on or after such member's normal or early retirement date, not including terminated vested persons or disability retirees, shall be subject to an annual cost-of-living adjustment commencing on the first October 1 following ten complete years of receiving retirement income payments. The cost-of-living adjustment shall be three percent of the previous years' benefit amount.

(f) *Required distribution date.* The member's benefit under this section must begin to be distributed to the member no later than April 1 of the calendar year following the later of the calendar year in which the member attains age seventy and one-half (70½) or the calendar year in which the member terminates employment with the city.

Sec. 66-102. Preretirement death.

Under this article, the beneficiary of any deceased member shall be entitled to an amount which is the actuarial equivalent of the value of the member's accrued benefit as of his date of

death, payable over a term of not less than ten years, at the option of the beneficiary. The accrued benefit shall be based upon the average final compensation and credited service in effect on the date of death.

Sec. 66-103. Disability.

(a) *Generally.* Any member with ten years or more credited service who shall become totally and permanently disabled to the extent that he is unable, because of a medically determinable physical or mental impairment, to render useful and efficient service as a general employee shall, upon establishing the same to the satisfaction of the board, be entitled to a monthly pension equal to two and one-quarter percent of his average final compensation multiplied by his total years of credited service. Terminated persons, either vested or nonvested, are not eligible for disability benefits, except that those terminated by the city for medical reasons may apply for a disability within 30 days after termination.

(b) *Conditions disqualifying disability benefits.* Each member who is claiming disability benefits shall establish, to the satisfaction of the board, that such disability was not occasioned primarily by:

- (1) Excessive or habitual use of any drugs, intoxicants or narcotics.
- (2) Injury or disease sustained while willfully and illegally participating in fights, riots or civil insurrections.
- (3) Injury or disease sustained while committing a crime.
- (4) Injury or disease sustained while serving in any branch of the armed forces.
- (5) Injury or disease sustained after his employment as a general employee with the city shall have terminated.
- (6) Willful, wanton conduct or gross negligence of the member.
- (7) Injury or disease sustained by the member while working for anyone other than the city and arising out of such employment.
- (8) For general employees who become members of the system on or after January 1, 1995, a condition preexisting the general employee's membership in the system. Such members shall not be entitled to a disability pension, whether in line of duty or not in line of duty, because of or due to the aggravation of a specific injury, impairment or other medical condition preexisting at the time of membership in the system, provided that such preexisting condition and its relationship to a later injury, impairment or other medical condition be established by competent substantial evidence. Nothing in this subsection shall be construed to preclude a

disability pension to a member who, after membership in the system, suffers an injury, impairment or other medical condition different from some other injury, impairment, or other medical condition existing at or prior to membership.

(c) *Physical examination requirement.*

- (1) A member shall not become eligible for disability benefits until and unless he undergoes a physical examination by a qualified physician or surgeon, who shall be selected by the board for that purpose. The board shall not select the member's treating physician or surgeon for this purpose except in an unusual case where the board determines that it would be reasonable to do so.
- (2) Any retiree receiving disability benefits under this article may be required by the board to submit sworn statements of his condition accompanied by a physician's statement (provided at the retiree's expense) to the board annually and may be required by the board to undergo additional periodic re-examinations by a qualified physician or physicians or surgeon or surgeons who shall be selected by the board, to determine if such disability has ceased to exist. If the board finds that the retiree is no longer permanently and totally disabled to the extent that he is unable to render useful and efficient service as a general employee, the board shall recommend to the city that the retiree be returned to performance of duty as a general employee, and the retiree so returned shall enjoy the same rights that he had at the time he was placed upon pension. If the retiree so ordered to return shall refuse to comply with the order within 30 days from the issuance thereof, he shall forfeit the right to his pension.
- (3) The cost of the physical examination and reexamination of the member claiming or the retiree receiving disability benefits shall be borne by the fund. All other reasonable costs as determined by the board incident to the physical examination, such as but not limited to transportation, meals and hotel accommodations, shall be borne by the fund.
- (4) If the retiree recovers from disability and reenters the service of the city as a general employee, his service will be deemed to have been continuous, but the period beginning with the first month for which he received a disability retirement income payment and ending with the date he reentered the service of the city will not be considered as credited service for the purposes of the system.
- (5) The board shall have the power and authority to make the final decisions regarding all disability claims.

(d) *Disability payments.* The monthly benefit to which a member is entitled for the member's disability retirement shall be payable on the first day of the first month after the board determines such entitlement. However, the monthly retirement income shall be payable as of the date the board determined such entitlement and any portion due for a partial month shall be paid together with the first payment. The last payment will be:

- (1) If the retiree recovers from the disability ~~prior to his normal retirement date~~, the payment due next preceding the date of such recovery; or
- (2) If the retiree dies without recovering from disability ~~or attains his normal retirement date while still disabled~~, the payment due next preceding his death.

Provided, however, the disability retiree may select, at any time prior to the date on which benefit payments begin, an optional form of benefit payment as described in section 66-105, subsection (a)(1) or (a)(2), which shall be the actuarial equivalent of the normal form of benefit.

(e) Workers' compensation. When a member is receiving a disability pension and workers' compensation benefits pursuant to F.S. ch. 440 for the same disability and the total monthly benefits received from both exceed 100 percent of the member's final monthly salary, excluding overtime, the disability pension benefit shall be reduced so that the total monthly amount received by the member does not exceed 100 percent of such salary.

Sec. 66-104. Vesting.

(a) If a member terminates his employment as a general employee, either voluntarily or by discharge, and is not eligible for any retirement benefits under this system, the member shall be entitled to a percentage of the pension benefit accrued to his date of termination according to the following vesting schedule:

TABLE INSET:

Years of Credited Service	Vested Percentage
Less than 1	0
1	10
2	20
3	30
4	40
5	50
6	60
7	70
8	80
9	90
10 or more years	100

(b) The vested portion of the accrued benefit shall be payable for life commencing at the member's election of the early or normal retirement date, provided he survives until benefit payments actually begin and provided he does not elect to withdraw his accumulated contributions from the fund upon termination. If such accumulated contributions are refunded, he

shall forfeit all other entitlements under the system. However, the board may, in its sole discretion and according to uniform, nondiscriminatory guidelines, authorize an alternative form or method of payment provided actuarial equivalence is maintained. The benefit rate per year of service shall be the same as determined for early or normal retirement and shall depend upon the time of commencement of benefit payments.

(c) Member will be 100% vested in all benefits upon attainment of the plan's age and service requirements for the Plan's normal retirement benefit; and

(d) A member will be 100% vested in all accrued benefits, to the extent funded, if the plan is terminated or experiences a complete discontinuance of employer contributions.

Sec. 66-105. Optional forms of benefits.

(a) In lieu of the amount and form of retirement income payable for normal or early retirement as specified in this article, a member, upon written request to the board, may elect to receive a retirement income or benefit of equivalent actuarial value payable in accordance with one of the following options:

- (1) A retirement income of a monthly amount payable to the retiree for his lifetime only.
- (2) A retirement income of a modified monthly amount, payable to the retiree during the lifetime of the retiree and following the death of the retiree, 100 percent, 75 percent, 66 2/3 percent or 50 percent of such monthly amount payable to a joint pensioner for his lifetime. Except where the retiree's joint pensioner is his spouse, the payments to the joint pensioner as a percentage of the payments to the retiree shall not exceed the applicable percentage provided for in the applicable table in the treasury regulations. (See Q & A-2 of 1.401(a)(9)-6)
- (3) If a member retires prior to the time at which social security benefits are payable, he may elect to receive an increased retirement benefit until such time as social security benefits shall be assumed to commence and a reduced benefit thereafter in order to provide, to as great an extent as possible, a more level retirement allowance during the entire period of retirement. The amounts payable shall be as recommended by the actuaries for the system, based upon the social security law in effect at the time of the member's retirement.

(b) The member, upon electing any option of this section, will designate the joint pensioner or beneficiary to receive the benefit, if any, payable under the system in the event of the member's death, and will have the power to change such designation from time to time. Such designation will name a joint pensioner or one or more primary beneficiaries where applicable. If the member has elected an option with a joint pensioner or beneficiary and the member's retirement income benefits have commenced, the member may thereafter change his designated

beneficiary at any time, but may only change his joint pensioner if the designated joint pensioner and the member were married at the time of member's retirement and are divorced subsequent thereto and the joint pensioner is alive at the time of the change. In the absence of proof of good health of the joint pensioner being replaced, the actuary will assume that the joint pensioner has deceased for purposes of calculating the new payment.

(c) The consent of a member's or retiree's joint pensioner or beneficiary to any such change shall not be required. The rights of all previously designated beneficiaries to receive benefits under the system shall thereupon cease.

(d) Upon change of a retiree's joint pensioner in accordance with this section, the amount of the retirement income payable to the retiree shall be actuarially determined to take into account the age and sex of the former joint pensioner, the new joint pensioner and the retiree. Any such member shall pay the actuarial recalculation expenses. Each request for a change will be made in writing on a form prepared by the board and on completion will be filed with the board. If no designated beneficiary survives the retiree, such benefits as are payable for the death of the retiree subsequent to his retirement shall be paid as provided in section 66-106.

(e) Retirement income payments shall be made under the option elected in accordance with this section and shall be subject to the following limitations:

- (1) If the member dies prior to his normal retirement date or early retirement date, whichever occurs first, no retirement benefit will be payable under the option to any person, but the benefits, if any, will be determined under section 66-102.
- (2) If the designated beneficiary or joint pensioner dies before the member's retirement under the system, the option elected will be canceled automatically, and a retirement income of the normal form and amount will be payable to the member upon his retirement as if the election had not been made, unless a new election is made in accordance with this section or a new beneficiary is designated by the member prior to his retirement.
- (3) If both the retiree and the beneficiary (or beneficiaries) designated by member or retiree die before the full payment has been effected under any option providing for payments for a period certain and life thereafter, made pursuant to subsection (a)(1) of this section, the board may, in its discretion, direct that the commuted value of the remaining payments be paid in a lump sum and in accordance with section 66-106.
- (4) If a member continues beyond his normal retirement date pursuant to subsection 66-101(a) and dies prior to his actual retirement and while an option made pursuant to this section is in effect, monthly retirement income payments will be made or a retirement benefit will be paid under the option to a beneficiary

designated by the member in the amount computed as if the member had retired under the option on the date on which his death occurred.

(5) The Member's benefit under this section must begin to be distributed to the member no later than April 1 of the calendar year following the later of the calendar year in which the member attains age seventy and one-half (70½) or the calendar year in which the member terminates employment with the city.

(f) A retiree may not change his retirement option after the date of cashing or depositing his first retirement check.

(g) Notwithstanding anything in this section to the contrary, the board in its discretion may elect to make a lump-sum payment to a member or a member's beneficiary in the event that ~~the monthly benefit amount is less than \$100.00 or if the total commuted value of the remaining monthly income payments to be paid do not exceed \$5,000.00~~ total commuted value of the monthly income payments to be paid do not exceed one thousand dollars (\$1,000.00). Any such payment made to any person pursuant to the power and discretion conferred upon the board by the preceding sentence shall operate as a complete discharge of all obligations under the system with regard to such member and shall not be subject to review by anyone, but shall be final, binding and conclusive on all persons.

Sec. 66-106. Beneficiaries.

(a) Each member or retiree subject to this article may, on a form provided for that purpose, signed and filed with the board, designate a beneficiary (or beneficiaries) to receive the benefit, if any, which may be payable in the event of his death. Each designation may be revoked or changed by such member or retiree by signing and filing with the board a new designation-of-beneficiary form. Upon such change, the rights of all previously designated beneficiaries to receive any benefits under this system shall cease.

(b) If a deceased member or retiree failed to name a beneficiary in the manner prescribed in subsection (a) of this section or if the beneficiary (or beneficiaries) named by the member or retiree predeceases the member or retiree, the death benefit, if any, which may be payable under the system with respect to such deceased member or retiree shall be paid to the estate of the member or retiree and the board, in discretion, may direct that the commuted value of the remaining monthly income benefits be paid in a lump sum.

(c) Any payment made to any person pursuant to this section shall operate as a complete discharge of all obligations under the system with regard to the deceased member and any other persons with rights under the system and shall not be subject to review by anyone but shall be final, binding and conclusive on all persons ever interested hereunder.

Sec. 66-107. Claims procedures.

(a) The board shall establish administrative claims procedures to be utilized in processing written requests ("claims"), on matters which affect the substantial rights of any person ("claimant"), including members, retirees, beneficiaries, or any person affected by a decision of the board.

(b) The board shall have the power to subpoena and require the attendance of witnesses and the production of documents for discovery prior to and at any proceedings provided for in the board's claims procedures. The claimant may request in writing the issuance of subpoenas by the board. A reasonable fee may be charged for the issuance of any subpoenas not to exceed the fees set forth in Florida Statutes.

Sec. 66-108. Maximum pension.

~~—— (a) — *Basic limitation.* Subject to the adjustments set forth in this section, the maximum amount of annual retirement income payable with respect to a member under this system shall not exceed \$160,000.00.~~

~~—— For the purposes of applying the limitation of this subsection, benefits payable in any form other than a straight life annuity with no ancillary benefits shall be adjusted, as provided by treasury regulations, so that such benefits are the actuarial equivalent of a straight life annuity. For the purposes of this section, the following benefits shall not be taken into account: (i) any ancillary benefit which is not directly related to retirement income benefits; (ii) any other benefit not required under section 415(b)(2) of the Code and regulations thereunder to be taken into account for purposes of the limitation of section 415(b)(1) of the Code.~~

~~—— (b) — *Participation in other defined benefit plans.* The limitation of this section with respect to any member who at any time has been a member in any other defined benefit plan, as defined in section 414(j) of the Code, maintained by the city shall apply as if the total benefits payable under all defined benefit plans in which the member has been a member were payable from one plan.~~

~~—— (c) — *Adjustments in limitations.*~~

~~—— (1) — In the event the member's retirement benefit becomes payable before age 62, the limitation of \$160,000.00 prescribed by this section shall be reduced in accordance with regulations issued by the Secretary of the Treasury pursuant to the provisions of section 415(b) of the Code, so that such limitation (as so reduced) equals an annual benefit (beginning when such retirement income benefit begins) which is equivalent to a \$160,000.00 annual benefit beginning at age 62.~~

- ~~(2) The reductions provided for in (1) above shall not be applicable to disability benefits paid pursuant to section 66-103 or pre-retirement death benefits paid pursuant to section 66-102.~~
- ~~(3) In the event the member's retirement benefit becomes payable after age 65, for purposes of determining whether this benefit meets the limitation set forth in subsection (a) of this section, such benefit shall be adjusted so that it is actuarially equivalent to the benefit beginning at age 65. This adjustment shall be made in accordance with regulations promulgated by the secretary of the treasury or his delegate.~~
- ~~(d) *Less than ten years of service.* The maximum retirement benefits payable under this section to any member who has completed less than ten years of credited service with the city shall be the amount determined under subsection (a) of this section multiplied by a fraction, the numerator of which is the number of the member's years of credited service and the denominator of which is ten. The reduction provided for in this subsection shall not be applicable to disability benefits paid pursuant to section 66-103 or pre-retirement death benefits paid pursuant to section 66-102.~~
- ~~(e) *Limit of \$10,000.00.* Notwithstanding subsections (a) through (d) of this section, the retirement benefit payable with respect to a member shall be deemed not to exceed the limitations set forth in this section if the benefits payable, with respect to such member under this system and under all other qualified defined benefit pension plans to which the city contributes, do not exceed \$10,000.00 for the applicable plan year and for any prior plan year and the city has not at any time maintained a qualified contribution plan in which the member participated.~~
- ~~(f) *Reduction of benefits.* Reduction of benefits and contributions to all plans, where required, shall be accomplished by first reducing the member's benefit under any defined benefit plans in which member participated, such reduction to be made first with respect to the plan in which the member most recently accrued benefits and thereafter in such priority as shall be determined by the board and the plan administrator of such other plans, and next by reducing or allocating excess forfeitures for defined contribution plans in which the member participated, such reduction to be made first with respect to the plan in which the member most recently accrued benefits and thereafter in such priority as shall be established by the trustees and the plan administrator for such other plans; provided, however, that necessary reductions may be made in a different manner and priority pursuant to the agreement of the board and the plan administrator of all other plans covering such member.~~
- ~~(g) *Cost of living adjustments.* The limitations as stated in subsections (a), (b) and (c) of this section shall be adjusted to the time payment of a benefit begins in accordance with any cost of living adjustments prescribed by the secretary of the treasury pursuant to section 415(d) of the Code.~~

~~_____ (h) *Additional limitation on pension benefits.* Notwithstanding anything in this section to the contrary:~~

~~_____ (1) The normal retirement benefit or pension payable to a retiree who becomes a member of the system and who has not previously participated in such system, on or after January 1, 1980, shall not exceed 100 percent of his average final compensation. However, nothing contained in this section shall apply to supplemental retirement benefits or to pension increases attributable to cost-of-living increases or adjustments.~~

~~_____ (2) No member of the system who is not now a member of such plan shall be allowed to receive a retirement benefit or pension which is in part or in whole based upon any service with respect to which the member is already receiving or will receive in the future a retirement benefit or pension from a different employer's retirement system or plan. This restriction does not apply to social security benefits or federal benefits under 10 USC 67.~~

(a) *Basic limitation.* Notwithstanding any other provisions of this system to the contrary, the member contributions paid to, and retirement benefits paid from, the system shall be limited to such extent as may be necessary to conform to the requirements of Code Section 415 for a qualified retirement plan. Before January 1, 1995, a plan member may not receive an annual benefit that exceeds the limits specified in Code Section 415(b), subject to the applicable adjustments in that section. On and after January 1, 1995, a plan member may not receive an annual benefit that exceeds the dollar amount specified in Code Section 415(b)(1)(A) (\$160,000), subject to the applicable adjustments in Code Section 415(b) and subject to any additional limits that may be specified in this System. For purposes of this section, "limitation year" shall be the calendar year.

(b) *Adjustments to Basic Limitation for Form of Benefit.* If the form of benefit without regard to any benefit increase feature is not a straight life annuity, then the Code Section 415(b) limit applicable at the annuity starting date is reduced to an actuarially equivalent amount (determined using the assumptions specified in Treasury Regulation Section 1.415(b)-1(c)(2)(ii)) that takes into account the death benefits under the form of benefit.

(c) *Benefits Not Taken into Account.* For purposes of this Section, the following benefits shall not be taken into account in applying these limits:

- (1) Any ancillary benefit which is not directly related to retirement income benefits;
- (2) Any other benefit not required under §415(b)(2) of the Code and Regulations thereunder to be taken into account for purposes of the limitation of Code Section 415(b)(1).

(d) COLA Effect. Effective on and after January 1, 2003, for purposes of applying the limits under Code Section 415(b) (the "Limit"), the following will apply:

- (1) A member's applicable limit will be applied to the member's annual benefit in the member's first calendar year of benefit payments without regard to any automatic cost of living adjustments;
- (2) thereafter, in any subsequent calendar year, a member's annual benefit, including any automatic cost of living increases, shall be tested under the then applicable benefit limit including any adjustment to the Code Section 415(b)(1)(A) dollar limit under Code Section 415(d), and the regulations thereunder; but
- (3) in no event shall a member's benefit payable under the system in any calendar year be greater than the limit applicable at the annuity starting date, as increased in subsequent years pursuant to Code Section 415(d) and the regulations thereunder.

Unless otherwise specified in the system, for purposes of applying the limits under Code Section 415(b), a Member's applicable limit will be applied taking into consideration cost of living increases as required by Section 415(b) of the Code and applicable Treasury Regulations.

(e) Other Adjustments in Limitations.

- (1) In the event the member's retirement benefits become payable before age sixty-two (62), the limit prescribed by this section shall be reduced in accordance with regulations issued by the Secretary of the Treasury pursuant to the provisions of Code Section 415(b) of the Code, so that such limit (as so reduced) equals an annual straight life benefit (when such retirement income benefit begins) which is equivalent to a one hundred sixty thousand dollar (\$160,000) annual benefit beginning at age sixty-two (62).
- (2) In the event the member's benefit is based on at least fifteen (15) years of credited service as a full-time employee of the fire or police department of the City, the adjustments provided for in (e)(1) above shall not apply.
- (3) The reductions provided for in (e)(1) above shall not be applicable to disability benefits pursuant to Sec. 66-103, or pre-retirement death benefits paid pursuant to Sec. 66-102.
- (4) In the event the member's retirement benefit becomes payable after age sixty-five (65), for purposes of determining whether this benefit meets the limit set forth in subsection (a) herein, such benefit shall be adjusted so that it is actuarially

equivalent to the benefit beginning at age sixty-five (65). This adjustment shall be made in accordance with regulations promulgated by the Secretary of the Treasury or his delegate.

(f) *Less than Ten (10) Years of Service.* The maximum retirement benefits payable under this section to any member who has completed less than ten (10) years of credited service with the City shall be the amount determined under subsection (a) of this section multiplied by a fraction, the numerator of which is the number of the member's years of credited service and the denominator of which is ten (10). The reduction provided by this subsection cannot reduce the maximum benefit below 10%. The reduction provided for in this subsection shall not be applicable to disability benefits paid pursuant to Sec. 66-103, or pre-retirement death benefits paid pursuant to Sec. 66-102.

(g) *Participation in Other Defined Benefit Plans.* The limit of this section with respect to any member who at any time has been a member in any other defined benefit plan as defined in Code Section 414(j) maintained by the City shall apply as if the total benefits payable under all City defined benefit plans in which the member has been a member were payable from one plan.

(h) *Ten Thousand Dollar (\$10,000) Limit.* Notwithstanding the foregoing, the retirement benefit payable with respect to a member shall be deemed not to exceed the limit set forth in this section if the benefits payable, with respect to such member under this system and under all other qualified defined benefit pension plans to which the City contributes, do not exceed ten thousand dollars (\$10,000) for the applicable plan year and for any prior plan year and the City has not any time maintained a qualified defined contribution plan in which the member participated.

(i) *Reduction of Benefits.* Reduction of benefits and/or contributions to all plans, where required, shall be accomplished by first reducing the member's benefit under any defined benefit plans in which member participated, such reduction to be made first with respect to the plan in which member most recently accrued benefits and thereafter in such priority as shall be determined by the board and the plan administrator of such other plans, and next, by reducing or allocating excess forfeitures for defined contribution plans in which the member participated, such reduction to be made first with respect to the plan in which member most recently accrued benefits and thereafter in such priority as shall be established by the board and the plan administrator for such other plans provided, however, that necessary reductions may be made in a different manner and priority pursuant to the agreement of the board and the plan administrator of all other plans covering such member.

(j) *Service Credit Purchase Limits.*

(1) Effective for permissive service credit contributions made in limitation years beginning after December 31, 1997, if a member makes one or more contributions to purchase permissive service credit under the system, as allowed in 66-114 and

66-115, then the requirements of this section will be treated as met only if:

- a. the requirements of Code Section 415(b) are met, determined by treating the accrued benefit derived from all such contributions as an annual benefit for purposes of Code Section 415(b), or
- b. the requirements of Code Section 415(c) are met, determined by treating all such contributions as annual additions for purposes of Code Section 415(c).
- c. For purposes of applying subparagraph (j)(1)a., the System will not fail to meet the reduced limit under Code Section 415(b)(2)(C) solely by reason of this subparagraph c., and for purposes of applying subparagraph (j)(1)b. the System will not fail to meet the percentage limitation under Section 415(c)(1)(B) of the Code solely by reason of this subparagraph c.

(2) For purposes of this subsection the term "permissive service credit" means service credit—

- a. recognized by the system for purposes of calculating a member's benefit under the plan,
- b. which such member has not received under the plan, and
- c. which such member may receive only by making a voluntary additional contribution, in an amount determined under the system, which does not exceed the amount necessary to fund the benefit attributable to such service credit.

Effective for permissive service credit contributions made in limitation years beginning after December 31, 1997, such term may, if otherwise provided by the system, include service credit for periods for which there is no performance of service, and, notwithstanding clause (j)(2)b., may include service credited in order to provide an increased benefit for service credit which a member is receiving under the system.

(3) For purposes of applying the limits in this subsection (j), only and for no other purpose, the definition of compensation where applicable will be compensation actually paid or made available during a calendar year, except as noted below and as permitted by Treasury Regulations Section 1.415(c)-2, or successor regulations. Unless another definition of compensation that is permitted by Treasury Regulations Section 1.415(c)-2, or successor regulation, is specified by the system, compensation will be defined as wages within the meaning of Code Section 3401(a) and all other payments of compensation to an employee by an

employer for which the employer is required to furnish the employee a written statement under Code Sections 6041(d), 6051(a)(3) and 6052 and will be determined without regard to any rules under Code Section 3401(a) that limit the remuneration included in wages based on the nature or location of the employment or the services performed (such as the exception for agricultural labor in Code Section 3401(a)(2).

- a. However, for calendar years beginning after December 31, 1997, compensation will also include amounts that would otherwise be included in compensation but for an election under Code Sections 125(a), 402(e)(3), 402(h)(1)(B), 402(k), or 457(b). For calendar years beginning after December 31, 2000, compensation will also include any elective amounts that are not includible in the gross income of the employee by reason of Code Section 132(f)(4).

- b. For limitation years beginning on and after January 1, 2007, compensation for the calendar year will also include compensation paid by the later of 2½ months after an employee's severance from employment or the end of the calendar year that includes the date of the employee's severance from employment if:
 - 1. the payment is regular compensation for services during the employee's regular working hours, or compensation for services outside the employee's regular working hours (such as overtime or shift differential), commissions, bonuses or other similar payments, and, absent a severance from employment, the payments would have been paid to the employee while the employee continued in employment with the employer; or

 - 2. the payment is for unused accrued bona fide sick, vacation or other leave that the employee would have been able to use if employment had continued.

- c. Back pay, within the meaning of Treasury Regulations Section 1.415(c)-2(g)(8), shall be treated as compensation for the limitation year to which the back pay relates to the extent the back pay represents wages and compensation that would otherwise be included under this definition.

- (4) Notwithstanding any other provision of law to the contrary, the board may modify a request by a member to make a contribution to the system if the amount of the contribution would exceed the limits provided in Code Section 415 by using the following methods:

- a. If the law requires a lump sum payment for the purchase of service credit, the board may establish a periodic payment deduction plan for the member to avoid a contribution in excess of the limits under Code Sections 415(c) or 415(n).
- b. If payment pursuant to subparagraph (j)(4)a. will not avoid a contribution in excess of the limits imposed by Code Section 415(c), the board may either reduce the member's contribution to an amount within the limits of that section or refuse the member's contribution.

(k) Additional Limitation on Pension Benefits. Notwithstanding anything herein to the contrary:

- (1) The normal retirement benefit or pension payable to a retiree who becomes a member of the system and who has not previously participated in such system, on or after January 1, 1980, shall not exceed one hundred percent (100%) of his average final compensation. However, nothing contained in this section shall apply to supplemental retirement benefits or to pension increases attributable to cost-of-living increases or adjustments.
- (2) No member of the system shall be allowed to receive a retirement benefit or pension which is in part or in whole based upon any service with respect to which the member is already receiving, or will receive in the future, a retirement benefit or pension from a different employer's retirement system or plan. This restriction does not apply to social security benefits or federal benefits under Chapter 67, Title 10, U.S. Code.

Sec. 66-109. Minimum distribution of benefits.

- (a) *General rules.*
- (1) *Effective date.* Effective as of January 1, 1989, the plan will pay all benefits in accordance with a good faith interpretation of the requirements of Code Section 401(a)(9) and the regulations in effect under that section, as applicable to a governmental plan within the meaning of Code Section 414(d). Effective on and after January 1, 2003, the plan is also subject to the specific provisions contained in this section. The provisions of this section will apply for purposes of determining required minimum distributions for calendar years beginning with the 2003 calendar year.
- (2) *Precedence.* The requirements of this section will take precedence over any inconsistent provisions of the plan.
- (3) ~~*Requirements of treasury regulations incorporated.*~~ All distributions required

~~under this section will be determined and made in accordance with the treasury regulations under section 401(a)(9) of the Code.~~

- (4 ~~3~~) *TEFRA section 242(b)(2) elections.* Notwithstanding the other provisions of this section other than this subsection (a)(4 ~~3~~), distributions may be made under a designation made before January 1, 1984, in accordance with section 242(b)(2) of the Tax Equity and Fiscal Responsibility Act (TEFRA) and the provisions of the plan that related to section 242(b)(2) of TEFRA.
- (b) *Time and manner of distribution.*
- (1) *Required beginning date.* The member's entire interest will be distributed, or begin to be distributed, to the member no later than the member's required beginning date which shall not be later than April 1 of the calendar year following the later of the calendar year in which the member attains age 70 ½ or the calendar year in which the member ~~retires unless otherwise provided for in the plan or required by law~~ terminates employment with the city.
- (2) *Death of member before distributions begin.* If the member dies before distributions begin, the member's entire interest will be distributed, or begin to be distributed no later than as follows:
- a. If the member's surviving spouse is the member's sole designated beneficiary, then distributions to the surviving spouse will begin by December 31 of the calendar year immediately following the calendar year in which the member died, or by a date on or before December 31 of the calendar year in which the member would have attained age 70 ½, if later, as the surviving spouse elects.
- b. If the member's surviving spouse is not the member's sole designated beneficiary, then, distributions to the designated beneficiary will begin by December 31 of the calendar year immediately following the calendar year in which the member died.
- c. If there is no designated beneficiary as of September 30 of the year following the year of the member's death, the member's entire interest will be distributed by December 31 of the calendar year containing the fifth anniversary of the member's death.
- d. If the member's surviving spouse is the member's sole designated beneficiary and the surviving spouse dies after the member but before distributions to the surviving spouse begin, this subsection (b)(2), other than subsection (b)(2)a., will apply as if the surviving spouse were the member.

For purposes of this subsection (b)(2). ~~and subsection (e)~~, distributions are considered to begin on the member's required beginning date or, if subsection (b)(2)d. applies, the date of distributions are required to begin to the surviving spouse under subsection (b)(2)a. If annuity payments irrevocably commence to the member before the member's required beginning date (or to the member's surviving spouse before the date distributions are required to begin to the surviving spouse under subsection (b)(2)a.) the date distributions are considered to begin is the date distributions actually commence.

(3) *Death After Distributions Begin.* If the member dies after the required distribution of benefits has begun, the remaining portion of the member's interest must be distributed at least as rapidly as under the method of distribution before the member's death.

(3 4) *Form of distribution.* Unless the member's interest is distributed in the form of an annuity purchased from an insurance company or in a single sum on or before the required beginning date, as of the first distribution calendar year distributions will be made in accordance of ~~subsections (e),(d) and (e)~~ of with this section. If the member's interest is distributed in the form of an annuity purchased from an insurance company, distributions thereunder will be made in accordance with the requirements of section 401(a)(9) of the Code and treasury regulations. Any part of the member's interest which is in the form of an individual account described in section 414(k) of the Code will be distributed in a manner satisfying the requirements of section 401(a)(9) of the Code and Treasury regulations that apply to individual accounts.

(c) *Determination of amount to be distributed each year.*

(1) *General ~~annuity~~ requirements.* If the member's interest is paid in the form of annuity distributions under the plan, payments under the annuity will satisfy the following requirements:

a. The annuity distributions will be paid in periodic payments made at intervals not longer than one year.

b. ~~The distribution period will be over a life (or lives) or over a period certain not longer than the period described in subsection (d) or (e).~~

~~c. Once payments have begun over a period certain, the period certain will not be changed even if the period certain is shorter than the maximum permitted.~~

~~d. Payments will either be nonincreasing or increase only as follows:~~

1. By an annual percentage increase that does not exceed the cumulative annual percentage increase in a cost-of-living index that is based on prices of all items and issued by the bureau of labor statistics or by a fixed annual increase of five percent or less.
2. To the extent of the reduction in the amount of the member's payments to provide for a survivor benefit upon death, but only if the beneficiary whose life was being used to determine the distribution period described in subsection (d) dies or is no longer the member's beneficiary pursuant to a qualified domestic relations order within the meaning of section 414(p).
3. To provide cash refunds of accumulated contributions upon the member's death.
4. To pay increased benefits that result from a plan amendment.

b. The member's entire interest must be distributed pursuant to Sec. 66-101, Sec. 66-102, Sec. 66-104, or Sec. 66-105 (as applicable) and in any event over a period equal to or less than the member's life or the lives of the member and a designated beneficiary, or over a period not extending beyond the life expectancy of the member or of the member and a designated beneficiary. The life expectancy of the member, the member's spouse, or the member's beneficiary may not be recalculated after the initial determination for purposes of determining benefits.

- (2) *Amount required to be distributed by required beginning date.* The amount that must be distributed on or before the member's required beginning date (or, if the member dies before distributions begin, the date distributions are required to begin under ~~subsection (b)(2)a. or (b)(2)c.~~ section 66-102) is the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval even if that payment interval ends in the next calendar year. Payment intervals are the periods for which payments are received, e.g., ~~bi-monthly, monthly, semi-annually, or annually.~~ All of the member's benefit accruals as of the last day of the first distribution calendar year will be included in the calculation of the amount of the annuity payments for payment intervals ending on or after the member's required beginning date.
- (3) *Additional accruals after first distribution calendar year.* Any additional benefits accruing to the member in a calendar year after the first distribution calendar year will be distributed beginning with the first payment interval ending in the calendar year immediately following the calendar year in which such amount accrues.

(d) ~~Requirements for annuity distributions that commence during a member's lifetime.~~

~~(1) *Joint life annuities where the beneficiary is not the member's spouse.* If the member's interest is being distributed in the form of a joint and survivor annuity for the joint lives of the member and a nonspouse beneficiary, annuity payments to be made on or after the member's required beginning date to the designated beneficiary after the member's death must not at any time exceed the applicable percentage of the annuity payment for such period that would have been payable to the member using the table set forth in Q&A 2 of section 1.401(a)(9)-6T of the treasury regulations. If the form of distribution combines a joint and survivor annuity for the joint lives of the member and a nonspouse beneficiary and a period certain annuity, the requirements in the preceding sentence will apply to annuity payments to be made to the designated beneficiary after the expiration of the period certain.~~

~~(2) *Period certain annuities.* Unless the member's spouse is the sole designated beneficiary and the form of distribution is a period certain and no life annuity, the period certain for an annuity distribution commencing during the member's lifetime may not exceed the applicable distribution period for the member under the uniform lifetime table set forth in section 1.401(a)(9)-9 of the treasury regulations for the calendar year that contains the annuity starting date. If the annuity starting date precedes the year in which the member reaches age 70, the applicable distribution period for the member is the distribution period for age 70 under the uniform lifetime table set forth in section 1.401(a)(9)-9 of the treasury regulations plus the excess of 70 over the age of the member as of the member's birthday in the year that contains the annuity starting date. If the member's spouse is the member's sole designated beneficiary and the form of distribution is a period certain and no life annuity, the period certain may not exceed the longer of the member's applicable distribution period, as determined under this subsection (d)(2), or the joint life and last survivor expectancy of the member and the member's spouse as determined under the joint and last survivor table set forth in section 1.401(a)(9)-9 of the treasury regulations, using the member's and spouse's attained ages as of the member's and spouse's birthdays in the calendar year that contains the annuity starting date.~~

~~(e) *Requirements for minimum distributions where member dies before date distributions begin.*~~

~~(1) *Member survived by designated beneficiary.* If the member dies before the date distribution of his or her interest begins and there is a designated beneficiary, the member's entire interest will be distributed, beginning no later than the time described in subsection (b)(2)a. or (b)(2)b., over the life of the designated beneficiary or over a period certain not exceeding:~~

- ~~a. Unless the annuity starting date is before the first distribution calendar year, the life expectancy of the designated beneficiary determined using the beneficiary's age as of the beneficiary's birthday in the calendar year immediately following the calendar year of the member's death.~~
- ~~b. If the annuity starting date is before the first distribution calendar year, the life expectancy of the designated beneficiary determined using the beneficiary's age as of the beneficiary's birthday in the calendar year the contains the annuity starting date.~~
- ~~(2) *No designated beneficiary.* If the member dies before the date distributions begin and there is no designated beneficiary as of September 30 of the year following the year of the member's death, distribution of the member's entire interest will be completed by December 31 of the calendar year containing the fifth anniversary of the member's death.~~
- ~~(3) *Death of surviving spouse before distributions to surviving spouse begin.* If the member dies before the date distribution of his interest begins, the member's surviving spouse is the member's sole designated beneficiary, and the surviving spouse dies before distributions to the surviving spouse begin, this subsection (e) will apply as if the surviving spouse were the member, except that the time by which distributions must begin will be determined without regard to subsection (b)(2)a.~~
- (d) *General distribution rules.*
- (1) The amount of an annuity paid to a member's beneficiary may not exceed the maximum determined under the incidental death benefit requirement of Code Section 401(a)(9)(G), and effective for any annuity commencing on or after January 1, 2008, the minimum distribution incidental benefit rule under Treasury Regulation Section 1.401(a)(9)-6, Q&A-2.
- (2) The death and disability benefits provided by the plan are limited by the incidental benefit rule set forth in Code Section 401(a)(9)(G) and Treasury Regulation Section 1.401-1(b)(1)(I) or any successor regulation thereto. As a result, the total death or disability benefits payable may not exceed 25% of the cost for all of the members' benefits received from the retirement system.
- (f e) *Definitions.*

- (1) *Designated beneficiary.* The individual who is designated as the beneficiary under the plan and is the designated beneficiary under section 401(a)(9) of the Code and section 1.401(a)(9)-1, Q&A-4, of the treasury regulations.
- (2) *Distribution calendar year.* A calendar year for which a minimum distribution is required. For distributions beginning before the member's death, the first distribution calendar year is the calendar year immediately preceding the calendar year which contains the member's required beginning date. For distributions beginning after the member's death, the first distribution calendar year is the calendar year in which distributions are required to begin pursuant to ~~subsection (b)(2)~~ section 66-102.
- ~~(3) *Life expectancy.* Life expectancy as computed by use of the single life table in section 1.401(a)(9)-9 of the treasury regulations.~~
- ~~(4) *Required beginning date.* The date specified in subsection (b)(1).~~

Sec. 66-110. Direct transfers of eligible rollover distributions; elimination of mandatory distributions.

- (a) *Rollover distributions.*
 - (1) *General.* This section applies to distributions made on or after January 1, 2002. Notwithstanding any provision of the system to the contrary that would otherwise limit a distributee's election under this section, a distributee may elect, at the time and in the manner prescribed by the board, to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan specified by the distributee in a direct rollover.
 - (2) *Definitions.* The following words, terms and phrases, when used in this section, shall have the meanings ascribed to them in this subsection, except where the context clearly indicates a different meaning:
 - a. *Direct rollover* means a payment by the plan to the eligible retirement plan specified by the distributee.
 - b. *Distributee* includes an employee or former employee. ~~In addition, It also includes the employee's or former employee's surviving spouse is a distributee with regard to the interest of the spouse and the employee's or former employee's spouse or former spouse. Effective January 1, 2007, it further includes a non-spouse beneficiary who is a designated beneficiary as defined by Code Section 401(a)(9)(E). However, a non-spouse beneficiary may rollover the distribution only to an individual retirement account or individual retirement annuity established for the purpose of~~

receiving the distribution and the account or annuity will be treated as an "inherited" individual retirement account or annuity.

- c. *Eligible retirement plan* means an individual retirement account described in section 408(a) of the Code; an individual retirement annuity described in section 408(b) of the Code; an annuity plan described in section 403(a) of the Code; effective January 1, 2002, an eligible deferred compensation plan described in section 457(b) of the Code which is maintained by an eligible employer described in section 457(e)(1)(A) of the code and which agrees to separately account for amounts transferred into such plan from this plan; effective January 1, 2002, an annuity contract described in section 403(b) of the Code; or a qualified trust described in section 401(a) of the Code; or effective January 1, 2008, a Roth IRA described in Section 408A of the code, that accepts the distributee's eligible rollover distribution. This definition shall also apply in the case of an eligible rollover distribution to the surviving spouse.
- d. *Eligible rollover distribution* means any distribution of all or any portion of the balance to the credit of the distributee, except that an eligible rollover distribution does not include any distribution that is one of a series of substantially equal periodic payments, not less frequently than annually, made for the life or life expectancy of the distributee or the joint lives or joint life expectancies of the distributee and the distributee's designated beneficiary, or for a specified period of ten years or more; any distribution to the extent such distribution is required under section 401(a)(9) of the Code; and the portion of any distribution that is not includible in gross income. Effective January 1, 2002, any portion of any distribution which would be includible in gross income as after-tax employee contributions will be an eligible rollover distribution if the distribution is made to an individual retirement account described in section 408(a); to an individual retirement annuity described in section 408(b); ~~or~~ to a qualified defined contribution plan described in section 401(a) or 403(a) that agrees to separately account for amounts so transferred (and earnings thereon), including separately accounting for the portion of such distribution which is includible in gross income and the portion of such distribution which is not so includible; or on or after January 1, 2007, to a qualified defined benefit plan described in Code Section 401(a) or to an annuity contract described in Code Section 403(b), that agrees to separately account for amounts so transferred (and earnings thereon), including separately accounting for the portion of the distribution that is includible in gross income and the portion of the distribution that is not so includible.

(b) *Rollovers or transfers into the fund.* On or after January 1, 2002, the system will accept, solely for the purpose of purchasing credited service as provided herein, permissible Member requested transfers of funds from other retirement or pension plans, member rollover cash contributions and/or direct cash rollovers of distributions made on or after January 1, 2002, as follows:

- (1) *Transfers and direct rollovers or member rollover contributions from other plans.* The system will accept either a direct rollover of an eligible rollover distribution or a member contribution of an eligible rollover distribution from a qualified plan described in section 401(a) or 403(a) of the Code, from an annuity contract described in section 403(b) of the Code or from an eligible plan under section 457(b) of the Code which is maintained by a state, political subdivision of a state, or any agency or instrumentality of a state or political subdivision of a state. The system will also accept legally permissible member requested transfers of funds from other retirement or pension plans.
- (2) *Member rollover contributions from IRAs.* The system will accept a member rollover contribution of the portion of a distribution from an individual retirement account or annuity described in section 408(a) or 408(b) of the Code that is eligible to be rolled over ~~and would otherwise be includible in gross income.~~

(c) *Elimination of mandatory distributions.* Notwithstanding any other provision herein to the contrary, in the event this plan provides for a mandatory (involuntary) cash distribution from the plan not otherwise required by law, for an amount in excess of \$1,000.00, such distribution shall be made from the plan only upon written request of the member and completion by the member of a written election on forms designated by the board, to either receive a cash lump sum or to rollover the lump sum amount.

Sec. 66-111. Family and medical leave.

Under this article, the fractional parts of the 24-month period ending each March 1 that a member is on leave without pay from the city pursuant to the Family and Medical Leave Act (FMLA) shall be added to his credited service provided that:

- (1) The member contributes to the fund the sum that he would have contributed, based on his salary and the member contribution rate in effect at the time that the credited service is requested, had he been a member of the system for the fractional parts of the 24 months ending each March 1 for which he is requesting credit plus amounts actuarially determined such that the crediting of service does not result in any cost to the fund plus payment of costs for all professional

services rendered to the board in connection with the purchase of periods of credited service.

- (2) The request for credited service for FMLA leave time for the 24-month period prior to each March 1 and payment of professional fees shall be made on or before March 31.
- (3) Payment by the member of the required amount shall be made on or before April 30 for the preceding 24-month period ending March 1 and shall be made in one lump-sum payment upon receipt of which credited service shall be issued.
- (4) Credited service purchased pursuant to this section shall count toward vesting.

~~Sec. 66-112. Separation from employment for military service.~~

~~—The years or parts of a year that a member serves in the military service of the armed forces of the United States, the United States Merchant Marine or the United States Coast Guard, voluntarily or involuntarily, after separation from employment as a general employee with the duty to perform training or service, shall be added to his years of credited service for all purposes, including vesting, provided that:~~

- ~~(1) —The member must return to his employment as a general employee within one year from the earlier of the date of his military discharge or his release from service.~~
- ~~(2) —The member deposits into the fund the same sum that the member would have contributed if he had remained a general employee during his absence. The member must deposit all missed contributions within a period equal to three times the period of military service, but not more than five years, or he will forfeit the right to receive credited service for his military service pursuant to this section.~~
- ~~(3) —The maximum credit for military service pursuant to this section shall be five years.~~
- ~~(4) —In order to qualify for the purchase of credited service pursuant to this section, the member must have been discharged or released from service under honorable conditions. This section is intended to meet or exceed the minimum requirements of the Uniform Services Employment and Reemployment Rights Act (USERRA) (PL 103-353). To the extent that this section does not meet the minimum standards of USERRA, as it may be amended from time to time, the minimum standards shall apply.~~

Sec 66-112. Reserved

Sec. 66-113. Deferred retirement option plan.

- (a) *Definitions.* As used in this section 66-113, the following definitions apply:"
- (1) *DROP* means the City of St. Pete Beach General Employees' Deferred Retirement Option Plan.
- (2) *DROP account* means the account established for each DROP participant under subsection (c).
- (b) *Participation.*
- (1) *Eligibility to participate.* In lieu of terminating his employment as a general employee, any member who is eligible for normal retirement under section 66-101(a), of the system may elect to defer receipt of such service retirement pension and to participate in the DROP.
- (2) *Election to participate.* A member's election to participate in the DROP must be made in writing in a time and manner determined by the board and shall be effective on the first day of the first calendar month which is at least 15 business days after it is received by the board.
- (3) *Period of participation.* A member who elects to participate in the DROP under subsection (b)(2), shall participate in the DROP for a period not to exceed 60 months beginning at the time his election to participate in the DROP first becomes effective. An election to participate in the DROP shall constitute an irrevocable election to resign from the service of the city not later than the date provided for in the previous sentence. A member may participate only once.
- (4) *Termination of participation.*
- a. A member's participation in the DROP shall cease at the earlier of:
1. The end of his permissible period of participation in the DROP as determined under subsection (b)(3); or
 2. Termination of his employment as a general employee.
- b. Upon the member's termination of participation in the DROP, pursuant to subsection 1. above, all amounts provided for in this subsection (c)(2), including monthly benefits and investment earnings or losses or interest, as applicable, shall cease to be transferred from the system to his DROP account. Any amounts remaining in his DROP account shall be paid to

him in accordance with the provisions of subsection (d) when he terminates his employment as a general employee.

- c. A member who terminates his participation in the DROP under subsection (b)(4) shall not be permitted to again become a participant in the DROP.

(5) *Effect of DROP participation on the system.*

- a. A member's credited service and his accrued benefit under the system shall be determined on the date his election to participate in the DROP first becomes effective. The member shall not accrue any additional credited service or any additional benefits under the system (except for any additional benefits provided under any cost-of-living adjustment in the system) while he is a participant in the DROP. After a member commences participation, he shall not be permitted to again contribute to the system, nor shall he be eligible for disability, nor shall his estate or beneficiary be eligible for pre-retirement death benefits.
- b. No amounts shall be paid to a member from the system while the member is a participant in the DROP. Unless otherwise specified in the system, if a member's participation in the DROP is terminated other than by terminating his employment as a general employee, no amounts shall be paid to him from the system until he terminates his employment as a general employee. Unless otherwise specified in the system, amounts transferred from the system to the member's DROP account shall be paid directly to the member only on the termination of his employment as a general employee.

(c) *Funding.*

- (1) *Establishment of DROP account.* A DROP account shall be established for each member participating in the DROP. A member's DROP account shall consist of amounts transferred to the DROP under subsection (c)(2), and earnings or interest on those amounts.

(2) *Transfers from retirement system.*

- a. As of the first day of each month of a member's period of participation in the DROP, the monthly retirement benefit he would have received under the system had he terminated his employment as a general employee and

elected to receive monthly benefit payments thereunder shall be transferred to his DROP account, except as otherwise provided for in subsection (b)(4)b. A member's period of participation in the DROP shall be determined in accordance with the provisions of subsections (b)(3) and (b)(4), but in no event shall it continue past the date he terminates his employment as a general employee.

b. Except as otherwise provided in subsection (b)(4)b., a member's DROP account under this subsection (c)(2) shall be debited or credited after each fiscal year quarter with either:

1. Interest at an effective rate of seven and one-half percent per annum compounded monthly on the prior month's ending balance; or

2. Earnings, determined as follows:

The average daily balance in a member's DROP account shall be credited or debited at a rate equal to the actual net rate of investment return realized by the system for that quarter. "Net investment return" for the purpose of this paragraph is the total return of the assets in which the member's DROP account is invested by the board net of brokerage commissions, ~~and~~ transaction costs and management fees.

Upon electing participation in the DROP, the member shall elect to receive either interest or earnings on his account to be determined as provided above. The member may, in writing, elect to change his election only once during his DROP participation. An election to change must be made prior to the end of a quarter and shall be effective beginning the following quarter.

c. A member's DROP account shall only be credited or debited with earnings or interest and monthly benefits while the member is a participant in the DROP. A member's final DROP account value for distribution to the member upon termination of participation in the DROP shall be the value of the account at the end of the quarter immediately preceding termination of participation plus any monthly periodic additions made to the DROP account subsequent to the end of the previous quarter and prior to distribution. If a member is employed by the city as a general employee after participating in the DROP for the permissible period of DROP participation, then beginning with the member's first month of employment following the last month of the permissible period of DROP

participation, the member's DROP account will no longer be credited or debited with earnings or interest, nor will monthly benefits be transferred to the DROP account. All such non-transferred amounts shall be forfeited and continue to be forfeited while the member is employed by the city as a general employee. A member employed by the city as a general employee after the permissible period of DROP participation will still not be eligible for disability benefits, nor shall his estate or beneficiary be eligible for pre-retirement death benefits, nor will he accrue additional credited service.

(d) *Distribution of DROP accounts on termination of employment.*

(1) *Eligibility for benefits.* A member shall receive the balance in his DROP account in accordance with the provisions of this subsection (d) upon his termination of employment as a general employee. Except as provided in subsection (d)(5), no amounts shall be paid to a member from the DROP prior to his termination of employment as a general employee.

(2) *Form of distribution.*

a. Unless the member elects otherwise, distribution of his DROP account shall be made in a cash lump sum. A member may elect, in such time and manner as the board shall prescribe, to receive ~~an~~ the optional form of benefit described below.

1. Until the value of the member's DROP account is completely depleted, payments in approximately equal quarterly or annual installments over a period, designated by the member, not to exceed the life expectancy of the last survivor of the member and his beneficiary. In the event that the member dies before all installments have been paid, the remaining balance in his DROP account shall be paid in an immediate cash lump sum to his beneficiary, or if none is designated, then to the member's estate.
2. The purchase of a nonforfeitable fixed annuity payable in such form as the member may elect. Elections under this clause 2. shall be in writing and shall be made in such time or manner as the board shall determine.

b. Notwithstanding the preceding, if a member dies before his benefits commence, his DROP account shall be paid to his beneficiary in such optional form as his beneficiary may select. If no beneficiary designation is made, the DROP account shall be distributed to the member's estate.

(3) *Date of payment of distribution.*

a.——Except as otherwise provided in this subsection (d), distribution of a member's DROP account shall begin as soon as administratively practicable following the member's termination of employment. Distribution of the amount in a member's DROP account will not be made unless the member completes a written request for distribution and a written election, on forms designated by the board, to either receive a cash lump sum or a rollover of the lump sum amount.

- (4) *Proof of death and right of beneficiary or other person.* The board may require and rely upon such proof of death and such evidence of the right of any beneficiary or other person to receive the value of a deceased member's DROP account as the board may deem proper and its determination of the right of that beneficiary or other person to receive payment shall be conclusive.
 - (5) *Distribution limitation.* Notwithstanding any other provision of subsection (d), all distributions from the DROP shall conform to the "minimum distribution of benefits" provisions as provided for herein.
 - (6) *Direct rollover of certain distributions.* This subsection applies to distributions made on or after January 1, 2002. Notwithstanding any provision of the DROP to the contrary, a distributee may elect to have any portion of an eligible rollover distribution paid in a direct rollover as otherwise provided under the system in section 66-110.
- (e) *Administration of DROP.*
- (1) *Board administers the DROP.* The general administration of the DROP, the responsibility for carrying out the provisions of the DROP and the responsibility of overseeing the investment of the DROP's assets shall be placed in the board. The members of the board may appoint from their number such subcommittees with such powers as they shall determine; may adopt such administrative procedures and regulations as they deem desirable for the conduct of their affairs; may authorize one or more of their number or any agent to execute or deliver any instrument or make any payment on their behalf; may retain counsel, employ agents and provide for such clerical, accounting, actuarial and consulting services as they may require in carrying out the provisions of the DROP; and may allocate among themselves or delegate to other persons all or such portion of their duties under the DROP, other than those granted to them as trustee under any trust agreement adopted for use in implementing the DROP, as they, in their sole discretion, shall decide. A trustee shall not vote on any question relating exclusively to himself.
 - (2) *Individual accounts, records and reports.* The board shall maintain, or cause to be maintained, records showing the operation and condition of the DROP, including

records showing the individual balances in each member's DROP account, and the board shall keep, or cause to be kept, in convenient form such data as may be necessary for the valuation of the assets and liabilities of the DROP. The board shall prepare or cause to be prepared and distributed to members participating in the DROP and other individuals or filed with the appropriate governmental agencies, as the case may be, all necessary descriptions, reports, information returns, and data required to be distributed or filed for the DROP pursuant to the Code, the applicable portions of the Act and any other applicable laws.

- (3) *Establishment of rules.* Subject to the limitations of the DROP, the board from time to time shall establish rules for the administration of the DROP and the transaction of its business. The board shall have discretionary authority to construe and interpret the DROP (including but not limited to determination of an individual's eligibility for DROP participation, the right and amount of any benefit payable under the DROP and the date on which any individual ceases to be a participant in the DROP). The determination of the board as to the interpretation of the DROP or its determination of any disputed questions shall be conclusive and final to the extent permitted by applicable law. The board shall also oversee the investment of the DROP'S assets.
- (4) *Limitation of liability.*
 - a. The trustees shall not incur any liability individually or on behalf of any other individuals for any act or failure to act, made in good faith in relation to the DROP or the funds of the DROP.
 - b. Neither the board nor any trustee of the board shall be responsible for any reports furnished by any expert retained or employed by the board, but they shall be entitled to rely thereon as well as on certificates furnished by an accountant or an actuary, and on all opinions of counsel. The board shall be fully protected with respect to any action taken or suffered by it in good faith in reliance upon such expert, accountant, actuary or counsel, and all actions taken or suffered in such reliance shall be conclusive upon any person with any interest in the DROP.
- (f) *General provisions.*
- (1) *Amendment of DROP.* The DROP may be amended by an ordinance of the city at any time and from time to time, and retroactively if deemed necessary or appropriate, to amend in whole or in part any or all of the provisions of the DROP. However, except as otherwise provided by law, no amendment shall make it possible for any part of the DROP's funds to be used for, or diverted to, purposes other than for the exclusive benefit of persons entitled to benefits under the DROP. No amendment shall be made which has the effect of decreasing the

balance of the DROP account of any member.

- (2) *Facility of payment.* If the board shall find that a member or other person entitled to a benefit under the DROP is unable to care for his affairs because of illness or accident or is a minor, the board may direct that any benefit due him, unless claim shall have been made for the benefit by a duly appointed legal representative, be paid to his spouse, a child, a parent or other blood relative, or to a person with whom he resides. Any payment so made shall be a complete discharge of the liabilities of the DROP for that benefit.
- (3) *Information.* Each member, beneficiary or other person entitled to a benefit, before any benefit shall be payable to him or on his account under the DROP, shall file with the board the information that it shall require to establish his rights and benefits under the DROP.
- (4) *Prevention of escheat.* If the board cannot ascertain the whereabouts of any person to whom a payment is due under the DROP, the board may, no earlier than three years from the date such payment is due, mail a notice of such due and owing payment to the last known address of such person, as shown on the records of the board or the city. If such person has not made written claim therefor within three months of the date of the mailing, the board may, if it so elects and upon receiving advice from counsel to the DROP, direct that such payment and all remaining payments otherwise due such person be canceled on the records of the DROP. Upon such cancellation, the DROP shall have no further liability therefor except that, in the event such person or his beneficiary later notifies the board of his whereabouts and requests the payment or payments due to him under the DROP, the amount so applied shall be paid to him in accordance with the provisions of the DROP.
- (5) *Written elections, notification.*
 - a. Any elections, notifications or designations made by a member pursuant to the provisions of the DROP shall be made in writing and filed with the board in a time and manner determined by the board under rules uniformly applicable to all employees similarly situated. The board reserves the right to change from time to time and manner for making notifications, elections or designations by members under the DROP if it determines after due deliberation that such action is justified in that it improves the administration of the DROP. In the event of a conflict between the provisions for making an election, notification or designation set forth in the DROP and such new administrative procedures, those new administrative procedures shall prevail.
 - b. Each member or retiree who has a DROP account shall be responsible for furnishing the board with his current address and any subsequent changes

in his address. Any notice required to be given to a member or retiree hereunder shall be deemed given if directed to him at the last such address given to the board and mailed by registered or certified United States mail. If any check mailed by registered or certified United States mail to such address is returned, mailing of checks will be suspended until such time as the member or retiree notifies the board of his address.

- (6) *Benefits not guaranteed.* All benefits payable to a member from the DROP shall be paid only from the assets of the member's DROP account and neither the city nor the board shall have any duty or liability to furnish the DROP with any funds, securities or other assets except to the extent required by any applicable law.
- (7) *Construction.*
 - a. The DROP shall be construed, regulated and administered under the laws of Florida, except where other applicable law controls.
 - b. The titles and headings of the subsections in this section 66-113 are for convenience only. In the case of ambiguity or inconsistency, the text rather than the titles or headings shall control.
- (8) *Forfeiture of retirement benefits.* Nothing in this section shall be construed to remove DROP participants from the application of any forfeiture provisions applicable to the system. DROP participants shall be subject to forfeiture of all retirement benefits, including DROP benefits.
- (9) *Effect of DROP participation on employment.* Participation in the DROP is not a guarantee of employment and DROP participants shall be subject to the same employment standards and policies that are applicable to employees who are not DROP participants.

Sec. 66-114. Prior government service.

Unless otherwise prohibited by law, the years or fractional parts of years that a general employee who was previously a member, but who terminated employment and is not otherwise entitled to credited service for such previous period of employment as a general employee, or the years or fractional parts of years that a member previously served as an employee for any governmental agency in the United States, including but not limited to federal, state or local government service, and for which he does not otherwise qualify for and receive credit under this system, shall be added to his years of credited service provided that:

- (1) The member contributes to the fund the sum that he would have contributed, based on his salary and the member contribution rate in effect at the time that the

credited service is requested, had he been a member of the system for the years or fractional parts of years for which he is requesting credit plus amounts actuarially determined such that the crediting of service does not result in any cost to the fund plus payment of costs for all professional services rendered to the board in connection with the purchase of years of credited service.

- (2) The request shall be made only once and made by the member on or before the later of 24 months from the effective date of the ordinance adopting this section or 18 months from the date of his employment or reemployment with the city.
- (3) Payment by the member of the required amount shall be made within six months of his or her request for credit, but, in any event, prior to retirement, and shall be made in one lump sum payment upon receipt of which credited service shall be given.
- (4) The maximum credit for service other than with the City of St. Pete Beach under this section when combined with credited service purchased pursuant to section 66-115, shall be five years and shall count for all purposes except vesting and eligibility for disability benefits. There shall be no maximum purchase of credited service pursuant to this section for service with the City of St. Pete Beach and credited service purchased shall count for all purposes including vesting but excluding eligibility for disability benefits.
- (5) In no event, however, may credited service be purchased pursuant to this section for prior service with any other governmental agency, if such prior service forms or will form the basis of a retirement benefit or pension from a different employer's retirement system or plan as set forth in section 66-108, subsection (i k)(2).

Sec. 66-115. Military service prior to employment.

The years or fractional parts of years that a member serves or has served on active duty in the military service of the Armed Forces of the United States, the United States Merchant Marine or the United States Coast Guard, voluntarily or involuntarily and honorably or under honorable conditions prior to first and initial employment with the city shall be added to his years of credited service provided that:

- (1) The member contributes to the fund the sum that he would have contributed, based on his salary and the member contribution rate in effect at the time that the credited service is requested, had he been a member of the system for the years or fractional parts of years for which he is requesting credit plus amounts actuarially determined such that the crediting of service does not result in any cost to the fund plus payment of costs for all professional services rendered to the board in connection with the purchase of years of credited service.

- (2) The request shall be made only once and made by the member on or before 24 months from the effective date of the ordinance adopting this section or 18 months from the date of his employment with the city, whichever is later.
- (3) Payment by the member of the required amount shall be made within six months of his request for credit, but not later than the retirement date, and shall be made in one lump sum payment upon receipt of which credited service shall be given.
- (4) The maximum credit under this section, when combined with credited service with an employer other than the City of St. Pete Beach purchased pursuant to section 66-114, shall be five years.
- (5) Credited service purchased pursuant to this section shall count for all purposes, except vesting and eligibility for disability benefits.

Secs. 66-116--66-140. Reserved.

SECTION 4: That this Ordinance shall become effective upon its adoption.

PASSED ON FIRST READING, this 15th day of September, 2010.

PASSED AND ADOPTED ON SECOND READING, this 28th day of September, 2010.

Mike Finnerty
MAYOR

ATTEST:

Deputy Pamela Belle
CITY CLERK