



FRUITLAND PARK MUNICIPAL FIREFIGHTERS PENSION TRUST BOARD

AGENDA

April 2, 2018

City Hall Conference Room
506 W. Berckman Street
Fruitland Park, FL 34731 6:00 p.m.

1. Pledge of Allegiance

2. Roll Call

3. Approval of Minutes
January 8, 2018

4. Public Comments

This section is reserved for members of the public to bring up matters of concern or opportunities for praise. Action may not be taken by the pension trust board at this meeting; however, questions may be answered by staff or issues may be referred for appropriate staff action.

Note: Pursuant to F.S. 286.0114 and the City of Fruitland Park's Public Participation Policy adopted by Resolution 2013-023, members of the public shall be given a reasonable opportunity to be heard on propositions before the City Commission. Accordingly, comments, questions, and concerns regarding items listed on this agenda shall be received at the time the board addresses such items during this meeting. Pursuant to Resolution 2013-023, public comments are limited to three minutes.

5. City Treasurer's Reports

i. FY 2017-18 Firefighter Pension Annual Report

ii. Refund Contributions – Ms. E. Fisher

iii. Pension Fund Cash Report – February 28, 2018

iv. Adopt the City of Fruitland Park Firefighters' Pension Plan Summary Booklet

6. Old Business

7. New Business
First Responder PTSD Benefits

8. Board of Trustees' Comments

9. Next Meeting Date

10. Adjournment

Any person requiring a special accommodation at this meeting because of disability or physical impairment should contact the City Clerk's Office at City Hall (352) 360-6727 at least forty-eight (48) hours' notice prior to the meeting. (§286.26 F.S.)

If a person decides to appeal any decision made by the board with respect to any matter considered at such meeting or hearing, he or she will need a record of the proceedings, and ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. The city does not provide verbatim records. (§286.0105, F.S.)

PLEASE TURN OFF ELECTRONIC DEVICES OR PLACE IN VIBRATE MODE

FRUITLAND PARK
BOARD OF TRUSTEES FIREFIGHTERS PENSION TRUST FUND MINUTES
January 8, 2018

A meeting of the City of Fruitland Park Board of Trustees Firefighters Pension Trust Fund was held in the City Commission Chambers at 506 West Berckman Street, Florida, 34731 on Monday, January 8, 2018 at 7:00 p.m.

Members Present: Firefighter Kevin Ducharme (firefighter: fire department appointed), Chair
Firefighter Taylor Luttfiring (firefighter: fire department appointed), Vice
Chair-Secretary
Messrs. Charles “Chuck” Themm (residents: commission-appointed)
Edgar J. “Jerry” Elton (pension board: appointed)
Steve Brooker (residents: commission-appointed), and
City Treasurer Jeannine Racine (alternate)

Also Present: City Clerk Esther B. Coulson.

The chair called the meeting to order at 6:25 p.m.

1. Pledge of Allegiance

The Board recited the Pledge of Allegiance to the Flag.

2. Roll Call

Ms. Coulson called the roll and a quorum was declared present.

3. Approval of Minutes

On motion of Mr. Luttfiring, seconded by Mr. Elton and unanimously carried, the board approved the November 6, 2017 meeting minutes as submitted.

4. Public Comments

There were no public comments at this time.

5. City Treasurer’s Reports

a. Firefighters Pension Accounts: SBA and Edward Jones

Ms. Racine reviewed to the summary of cash accounts at the close of November 30, 2017 and noted the highlighted funds and the municipal firefighter’s general fund (pension) totaling \$548,014. Ms. Racine gave reasons why she is requesting the transfer of \$100,000 from the SBA investments account into Edward Jones and gave reasons why she plans to transfer the majority of funds from the SBA into the Edward Jones account.

By unanimous consent, the board accepted the city treasurer’s request as previously cited.

b. Refund Contribution Request

After Ms. Racine referred to the refund contribution request of \$172.59 for Ms. Emily Fisher, the Chair reported that Ms. Fisher is in the process relocating back to the City of Fruitland Park and requested that the matter be postponed until he communicates with her and report back at the next meeting.

After discussion and **by unanimous consent, the board postponed to the next meeting its action on Ms. Emily Fisher's refund contribution request for more information.**

6. Old Business

There was no old business to come before the board at this time.

7. New Business

There was no new business to address before the board at this time.

8. Board of Trustees' Comments

In response to Ms. Coulson's inquiry and reference to discussions on Mr. Themm's membership addressed at the last meeting, he confirmed his willingness to serve for another term on the board.

9. Next Meeting Date

By unanimous consent, the board agreed to hold the next meeting at 6:00 p.m. on Monday, April 2, 2018.

10. Adjournment

There being no further business to come before the board at this time, on motion made and seconded, the meeting adjourned at 7:35 p.m.

Submitted: _____
Esther B. Coulson, City Clerk

Chair

Florida Retirement System
Police and Fire Annual Report

Plan And Contacts

Plan

Name of Fund	City of Fruitland Park Municipal Firefighters Pension Trust Fund
City	Fruitland Park
For Plan Year Ending	9/30/2017

Plan Contacts

Chairman

Name	Kevin Ducharme
Address Line 1	40128 Orange Circle
Address Line 2	
City	Lady Lake
Zip	32159
Telephone	352-551-9938
Email	KDucharme@FruitlandPark.org

Secretary

Name	Taylor Lufftring
Address Line 1	1538 Hickory Ridge Drive
Address Line 2	
City	Fruitland Park
Zip	34731
Telephone	352-360-6795
Email	

Plan Contact Person

Name	Jeannine Racine
Address Line 1	506 West Berckman Street
Address Line 2	
City	Fruitland Park
Zip	34731
Telephone	352-360-6545
Email	JRacine@FruitlandPark.org

Board, Ordinances, and Details

Board of Trustees

Makeup of board specified in:

Ordinance Number Resolution 89-018

Section

Dated 9/30/1989

Board Members

Name of Trustee	Elected/Appointed By
Kevin Ducharme	Firefighter
Taylor Lufftring	Firefighter
Steve Booker	City/District Appointee
Charles Themm	City/District Appointee
Edgar J. Elton	Elected Fifth Member

Quarterly Meetings

Quarter 1 Meeting Date 11/15/2016

Quarter 2 Meeting Date 4/3/2017

Quarter 3 Meeting Date 6/19/2017

Quarter 4 Meeting Date 9/21/2017

Additional Meetings

Additional Meeting Date

Ordinances

Ordinance Number	Date Passed
------------------	-------------

Miscellaneous Plan Details

Chapter Minimum Benefits

Does the plan meet all the chapter minimum benefits and standards as of July 1, 2015? Y

Collective Bargaining Agreement

Is service in the plan subject to a collective bargaining agreement? N

Effective Date

Period Covered Begin Date

Period Covered End Date

Next Scheduled Date

Mutual Consent

Defined Contribution Plan

Does the plan have a defined contribution plan? N

Date Established

Detailed Accounting Report

Has the plan submitted a detailed accounting report for this filing? N

Date Provided to Plan Sponsor 3/5/2018

Explain I uploaded it with this report. The CAFR is not yet completed. I will upload it when I receive it from our auditors.

Administrative Expense Budget

Did the plan operate under an administrative expense budget? Y

Date Provided to Plan Sponsor 9/23/2016

Explain

Notes

Third Party Contacts

Third Party Contacts

Actuarial Valuation

Firm Name	Foster & Foster, Inc
Contact Person	Patrick T Donlan
Address Line 1	13420 Parker Commons Blvd, #104
Address Line 2	
City	Ft Myers
Zip	33912
Telephone	239-433-5500
Email	data@foster-foster.com
Date Of Valuation	10/1/2016
Period Covered Begin Date	10/1/2017
Period Covered End Date	9/30/2020

Certified Public Accountant

Firm Name	McDimit Davis CPA & Advisors
Contact Person	Kelly Leary
Address Line 1	934 North Magnolia Ave, Ste 100
Address Line 2	
City	Orlando
Zip	32803
Telephone	407-483-5406
Email	KLeary@mcdimitdavis.com

Money Manager

Firm Name	Contact Name	Address Line 1	Address Line 2	City	Zip	Phone	Email	Valuation Date	Period Begin	Period End
-----------	--------------	----------------	----------------	------	-----	-------	-------	----------------	--------------	------------

Performance Evaluation

Firm Name N/A
Contact Person
Address Line 1
Address Line 2
City
Zip
Telephone
Email
Date Of Valuation 1/1/0001
Period Covered Begin Date 1/1/0001
Period Covered End Date 1/1/0001

Legal Advisor

Firm Name Law Office of Anita Geraci-Carver, P.A.
Contact Person Anita Geraci-Carver, Esquire
Address Line 1 1560 Bloxam Ave
Address Line 2
City Clermont
Zip 34711
Telephone 352-243-2801
Email anita@agclaw.net

Plan Administrator

Firm Name N/A

Contact Person

Address Line 1

Address Line 2

City

Zip

Telephone

Email

Notes

Assets

Assets - Market Value

Cash, Checking and Savings

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Cash, Check and Savings \$0.00

Certificates of Deposit

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Certificates of Deposit \$0.00

Short Term Investments

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Short Term Investments \$0.00

Other Cash and Equivalents

Institution Holding Deposit	Amount	Interest Rate
State Board of Administration	\$171,847.72	.78

Total Other Cash and Equivalents \$171,847.72

U.S. Bonds and Bills

Institution Holding Deposit	Amount	Interest Rate
Government National	\$21,864.00	5

Total U.S. Bonds and Bills \$21,864.00

Federal Agency Guaranteed Securities

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Federal Agency Guaranteed Securities \$0.00

Corporate Bonds

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Corporate Bonds \$0.00

Stocks

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Stocks \$0.00

Other Securities

Institution Holding Deposit	Amount	Interest Rate
Washington MF	\$15,111.97	
MFS Mutual Funds	\$189,182.16	
American Fund/Trust	\$115,996.00	
Capital Income Builder CI	\$27,718.59	

Total Other Securities \$348,008.72

Real Estate

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Real Estate \$0.00

Investments Held By Insurance Company

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Investments Held By Insurance Company \$0.00

Other Investments

Institution Holding Deposit	Amount	Interest Rate
-----------------------------	--------	---------------

Total Other Investments \$0.00

Account Receivable

Due From	Date of Payment	Amount
----------	-----------------	--------

Total Accounts Receivable \$0.00

Other Assets

Asset Name	Asset Amount
------------	--------------

Total Other Assets \$0.00

Accrued Interest \$0.00

Total Assets for the year 9/30/2017 \$541,720.44

Notes

Liabilities

Liabilities

Refunds Payable	\$0.00
Pensions Payable	\$0.00
Unpaid Expenses	\$0.00
DROP Plan Payable	\$0.00
Prepaid Contributions	\$0.00

Other Liabilities

Liability Name	Liability Amount
	\$0.00

Total Other Liabilities \$0.00

Total Liabilities for the year ended 9/30/2017 \$0.00

Notes

Use the following text box to add any notes about the above.

Revenues

Revenues

Contributions From Active Members \$2,585.08

State of Florida Premium Tax Monies

Date of Deposit	Amount	Notes
9/5/2017	\$13,323.63	
9/29/2017	\$724.91	

Total State of Florida Premium Tax Monies \$14,048.54

City Contributions

Date of Deposit	Amount	Notes
3/31/2017	\$795.51	
12/31/2016	\$621.96	
9/30/2017	\$531.30	
6/30/2017	\$636.31	

Total City Contributions \$2,585.08

Contributions From City on Behalf of Active Members	\$0.00
Buybacks/Repayment of Contributions	\$0.00
Unrealized Gains/Losses	\$27,162.78
Interests and Dividends	\$10,334.38
Gains From Sale of Investments	\$0.00

Other Revenues

Name	Amount

Total Revenues for the year ended 9/30/2017 \$56,715.86

Payroll

Total Calendar Year Payroll (Police) \$0.00

Total Calendar Year Payroll (Fire) \$0.00

If lower than last year, or significantly higher, please explain.

Notes

Use the following text box to add any notes about the above.

Expenditures

Expenditures

Retirement Pension Payments	\$1,100.76
Disability Pension Payments	\$0.00
Terminated Vested Pension Payments	\$0.00
Beneficiary Pension Payments	\$0.00
Total Pension Payments	\$1,100.76
Termination Payments	\$3,293.51
DROP Plan Payments	\$0.00
Insurance Premium Payments	\$0.00

Detail of Expenses - Must include expenses required in section 185.05(8)(a)1. and 175.061(8)(a)1. at a minimum.

Name	Amount
------	--------

Total Detail of Expenses \$0.00

Investment Expenses

Name	Amount
------	--------

Total Deposits \$0.00

Loss From Sale of Investments \$0.00

Other Expenditures

Name	Amount
------	--------

Total Expenditures for 9/30/2017 \$4,394.27

Notes

Fund Totals

Verify Totals

Total Assets	\$541,720.44
Less: Total Liabilities	\$0.00
Fund Balance *	\$541,720.44

Fund Balance Beginning of Year	\$489,398.85
Add: Total Revenues	\$56,715.86
Less: Total Expenditures	\$4,394.27
Fund Balance as of 9/30/2017	\$541,720.44

***Fund Balances must agree**

Notes

Investments

Investment Compliance

Investment Provisions

Ordinance Number 2001-007

Section 33.35

Date 4/26/2001

Written Investment Policy

Has the board adopted a written investment policy in accordance with the requirements of section 112.661, F.S., and submitted a copy of this policy to the Bureau of Local Retirement Systems?Y

Date Established 1/17/2011

Expected Annual Rate of Return

Has the board determined the total expected annual rate of return for the current year, for each of the next several years, and for the long term hereafter pursuant to s. 112.661(9), Florida Statutes, and submitted to the Bureau of Local Retirement Systems?Y

Date Established 10/11/2011

Summary Plan Description

Has the board prepared a summary plan description (SPD) in accordance with the requirements of the section 112.66 Florida Statutes? The SPD shall be furnished to a member upon employment and thereafter with each new biennial publication. Y

Date Established 7/8/2014

Divestiture Provisions

Has the board complied with the divestiture provisions found in S. 175.071(8) and 185.06(7) Florida Statutes?Y

Date Established 10/1/2013

Report Status: submitted

For valuations dated on or after 1/1/16 all plans must use the mortality tables used in either of the two most recently published actuarial valuation reports of the Florida Retirement System.

Note: State premium tax moneys may not be released until the plan has complied with the statutory provisions.

Notes

Insured Plans

Insured plans must have the following document forwarded to the insurance company for completion and returned to the municipality as soon as possible, but prior to filing date of the report.

Notes

There are six firefighters who age does not show on the report but are in the uploaded file. Since I cannot individually make corrections I do not know what to do about it.

Chapter 175/185, Florida Statutes
Police and Fire Annual Report Member Data

Member Data

Pension Data

Data Summary

Social Security Number	Name	Date of Birth	Retire or Disability	Benefit Type	Date of Retirement or Disability	Monthly Pension Amount	Name of Beneficiary	Pension Option Elected **	Total Distributions This Period	Note
0301	Mark J Sr Isom	3/1/1963	Retirement		4/1/2015	\$91.73	None	1	\$1,100.76	

Disability Categories

For members listed as disabled please enter the counts below of members with the given disability type.

Heart Disease

Hypertension

Emphysema

Injury

Cancer

Other

Total

0

Subtotals

LR003

3/29/2018 11:56:21 AM

Retirement	\$1,100.76
Disability	\$0.00
Beneficiary	\$0.00
Grand Total	\$1,100.76

Notes

Terminations

Social Security Number	Name	Date of Birth	Date of Employment	Date of Termination	Amount Refunded At Termination	Note
2443	David Campbell	12/1/1977	2/9/2016	2/28/2017	\$114.69	Resigned
2324	Kevin Ducharme	2/1/1975	9/8/2014	7/31/2017	\$310.67	Resigned
4818	Pablo Echevarria	10/1/1975	6/8/2017	8/30/2017	\$24.45	Resigned
5781	Michael Goins	12/1/1992	1/12/2017	7/31/2017	\$0.00	Resigned
4139	Andrew Hall	2/1/1994	11/22/2016	6/11/2017	\$0.00	Resigned
5369	Michael Howard	4/1/1995	4/29/2013	7/31/2017	\$443.33	Resigned
5717	Michael Laming	5/1/1989	6/15/2011	11/7/2016	\$0.00	Resigned
5110	Madison Leary	6/1/1989	8/23/2013	7/31/2017	\$511.56	Terminated
1230	Stephen Ogden	5/1/1987	6/21/2013	7/31/2017	\$445.48	Resigned
0642	Sean Parker	6/1/1992	6/9/2014	7/31/2017	\$316.62	Resigned
8305	Christian Perez	10/1/1982	2/21/2017	5/11/2017	\$0.00	Terminated
2397	Tyler Ramsey	12/1/1992	6/22/2011	1/16/2017	\$416.36	Resigned
3352	Joshua Ranize	8/1/1982	5/2/2011	9/29/2017	\$598.42	Resigned
6595	Chase Roddenberry	8/1/1995	8/7/2015	3/7/2017	\$0.00	Resigned
6898	Christopher Stevens	3/1/1996	6/2/2015	11/16/2016	\$0.00	Resigned
4171	Jonathan Sydenstricker	9/1/1985	2/26/2015	8/1/2016	\$111.93	Resigned

Subtotals

\$3,293.51

Notes

Statistical Exhibit

Social Security Number	Name	Date of Birth	Sex	Age	Date of Employment	Years of Credited Service In Plan	Date of Entry Into Plan	Monthly Salary Used to Compute Pension	Total Cash Compensation In Period	Amount Contributed To Fund By Member	Notes
2443	DAVID CAMPBELL	12/1/1977	M	0	2/9/2016	2	2/9/2016	\$244.45	\$1,359.58	\$67.97	
0857	TYLER CASSIDY	5/1/1997	M	0	1/11/2017	1	1/11/2017	\$244.45	\$1,100.04	\$55.00	
1616	CHRISTOPHER DIDIER	10/1/1981	M	35	12/5/2016	1	12/5/2016	\$244.45	\$550.01	\$27.50	
2324	KEVIN DUCHARME	2/1/1975	M	42	9/8/2014	3	9/8/2014	\$244.45	\$2,606.83	\$130.32	
4818	PABLO ECHEVARRIA	10/1/1975	M	41	6/8/2017	0	6/8/2017	\$0.00	\$488.90	\$24.45	
1648	EMILY FISHER	5/1/1990	F	27	4/6/2016	1	4/6/2016	\$244.45	\$2,581.83	\$129.07	
9207	DONALD GILPIN	1/1/1985	M	32	7/28/2011	6	7/28/2011	\$545.03	\$0.00	\$309.55	
5781	MICHAEL GOINS	12/1/1992	M	24	1/12/2017	1	1/12/2017	\$244.45	\$611.13	\$30.56	
4139	ANDREW HALL	2/1/1994	M	23	11/22/2016	1	11/22/2016	\$244.45	\$1,161.14	\$58.05	
5369	MICHAEL HOWARD	4/1/1995	M	22	4/29/2013	4	4/29/2013	\$263.20	\$2,483.53	\$124.18	
5717	MICHAEL LAMING	5/1/1989	M	28	6/15/2011	6	6/15/2011	\$545.03	\$1,124.19	\$56.21	
5110	MADISON LEARY	6/1/1989	M	28	8/23/2013	4	8/23/2013	\$263.20	\$0.00	\$140.63	
7420	CHRISTOPHER LEWIS	12/1/1985	M	31	2/18/2016	2	2/18/2016	\$244.45	\$2,581.84	\$129.09	
4819	TAYLOR LUTTFRING	4/1/1992	M	25	7/1/2012	5	7/1/2012	\$244.45	\$2,451.28	\$122.57	
1230	STEPHEN OGDEN	5/1/1987	M	30	6/21/2013	4	6/21/2013	\$263.20	\$2,812.53	\$140.63	

0642	SEAN PARKER	6/1/1992	M	0	6/9/2014	3	6/9/2014	\$244.45	\$2,606.83	\$130.32	
3534	JARROD PATE	7/1/1989	M	0	1/25/2016	2	1/25/2016	\$244.45	\$1,726.26	\$86.30	
2397	TYLER RAMSEY	12/1/1992	M	24	6/22/2011	6	6/22/2011	\$137.33	\$198.44	\$9.93	
3352	JOSHUA RANIZE	8/1/1982	M	35	5/2/2011	6	5/2/2011	\$263.20	\$3,009.93	\$163.66	
6595	CHASE RODDENBERY	8/1/1995	M	22	8/7/2015	2	8/7/2015	\$244.45	\$1,359.58	\$67.97	
9151	CODY ROWINSKY	7/1/1987	M	30	11/30/2016	1	11/30/2016	\$244.45	\$1,955.60	\$97.76	
8101	EVAN SPENCE	8/1/1991	M	0	4/28/2015	2	4/28/2015	\$244.45	\$2,459.62	\$122.98	
6898	CHRISTOPHER STEVENS	3/1/1996	M	0	6/2/2015	2	5/31/2015	\$244.45	\$320.67	\$16.04	
4022	CLARENCE A WILLIAMS	2/1/1990	M	27	5/1/2015	2	5/1/2015	\$244.45	\$2,765.17	\$138.24	
6649	TIMOTHY YODER	8/1/1976	M	41	7/23/2009	8	7/23/2009	\$350.54	\$0.00	\$206.10	

Subtotals \$2,585.08

Notes

DROP Plan Participant Roll Forward

Social Security Number	Name	Date of Birth	Date of Employment	DROP Entry Date	Beginning Balance	Additions - Monthly	Additions - Fiscal Year	Additions - Interest Earned	Distributions	Flex Col 1	Flex Col 2	Ending Balance	Note
------------------------	------	---------------	--------------------	-----------------	-------------------	---------------------	-------------------------	-----------------------------	---------------	------------	------------	----------------	------

Subtotals

Total Beginning Balance	\$0.00
Total Fiscal Year Additions	\$0.00
Total Interest Earned	\$0.00
Total Distributions	\$0.00
Flex Column 1	\$0.00
Flex Column 2	\$0.00
Total Ending Balance	\$0.00

Notes

Share Plan Participant Roll Forward

Social Security Number	Name	Share Plan Entry Date	Beginning Balance	Premium Tax Shares Allocated In Period	Interest Income	Administrative Fees	Forfeiture Reduction	Forfeiture Re-allocation	Distributions	Ending Balance	Note
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Subtotals

Expected Total Beginning Balance	\$0.00
Expected Premium Tax Share Allocated In Period	\$0.00
Expected Total Interest Income	\$0.00
Expected Total Administrative Fees	\$0.00
Expected Total Forfeiture Reduction	\$0.00
Expected Total Forfeiture Re-allocation	\$0.00
Flex Column 1	\$0.00
Flex Column 2	\$0.00
Expected Total Distributions	\$0.00
Expected Total Ending Balance	\$0.00

Notes



506 W. Berckman St.
Fruitland Park FL 34731

Tel. (352) 360-6727
Fax. (352) 360-6686

MUNICIPAL FIREFIGHTER PENSION TRUST FUND
Reimbursement of Funds

Firefighter's Name Emily Fisher

Please take this form to the City Finance Director who will give you an accounting of funds due to you from the Municipal Firefighter's Pension Trust Fund.

Designation of reimbursement of those funds will need to be approved by the Firefighters Pension Trust Board of Trustees.

Please fill out the following and return to the City Finance Director so that she can forward it to come before the next meeting of the Board of Trustees.

1. I have been notified by the City Treasurer that I am due a reimbursement of \$172.59, which are monies previously with-held from my Fruitland Park Volunteer Firefighters Stipend payments.
2. I understand that I have several options:
 - (A) Reimbursement of that amount shown in para. (1) above, to me at the mailing address shown under my signature.
 - (B) Reimbursement of that amount shown in para. (1) above should be left in the Pension, as I might return to fire department employment within five (5) years following the date of my separation from service.
 - (C) The amount shown in para. (1) above is donated by me to the Fruitland Park Volunteer Firefighters Pension Fund.

Please circle one of the above.

Jeannine Racine
 Witness
Jeannine Racine
 Witness Printed Name
506 W Berckman St
 Address
Fruitland Park FL 34731
 City, State, Zip
11-14-17
 Date

Emily Fisher
 Firefighter's Signature
265 Memman Rd
 Address
Akron, OH 44303
 City, State, Zip
e.fisher20.09@gmail.com
 Email
352-460-5614
 Cell
11-14-17
 Date

SUMMARY OF
CASH ACCOUNTS
BY FUNDS

AS OF: 28-Feb-2018

	SBOA Investments	USB	Citizens	CDs	Edward Jones	Total	Total Fund
General Fund	\$ 4,472,973	\$ 1,834,759	\$ -	\$ 200,000	Citizens	\$ 6,507,731	\$ 6,581,918 GF
Police/Fire Fee		\$ 70,510				\$ 70,510	
Payroll		\$ 3,677				\$ 3,677	
Redevelopment	\$ 247,110			\$ 100,000	Citizens	\$ 347,110	\$ 347,110 Redevp
Capital Projects	\$ 463,122			\$ 100,000	Citizens	\$ 563,122	\$ 563,122 CIP
Utility Fund	\$ 1,060,025					\$ 1,060,025	\$ 1,208,680 Utility
						\$ -	
Utility Deposit		\$ 148,655				\$ 148,655	
Municipal FF	\$ 173,118				\$ 384,290	\$ 557,408	\$ 557,408 FF Pension
Recreation	\$ 4,512					\$ 4,512	\$ 4,512 Rec
Total Funds	\$ 6,420,860	\$ 2,057,601	\$ -	\$ 400,000	\$ 384,290	\$ 9,262,751	\$ 9,262,751

CITY OF FRUITLAND PARK
FIREFIGHTERS' PENSION PLAN
SUMMARY BOOKLET



Adopted April 2, 2018

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Statement of Revenue, Expenditures and Changes in Fund Balance.....	8

Introduction

The City of Fruitland Park has established and maintains the Firefighters' Retirement System (Plan). The Plan is a defined benefit plan. Because the Plan is a defined benefit plan, your ultimate benefit depends upon factors such as your compensation level and service, and the form in which your benefits are paid.

The Plan is governed by Sections 92.07 through 92.09 of the City Code Ordinances (Ord 90-001 passed 5/10/90) and Chapter 175 of the Florida Statutes.

This booklet introduces you to answers for frequently asked questions, and to understand how the Plan provisions apply to you. Please keep in mind that this booklet is a summary only. It does not contain every detail addressed in the Plan.

ADMINISTRATION

The general administration and responsibility for the proper operation of the Plan is placed with the Board of Trustees. The powers of the Board include the interpretation of Plan provisions on a uniform and nondiscriminatory basis and establishing uniform rules and procedures. This Board is responsible for hiring the Plan's service providers and along with the City Treasurer for investing of the Plan's assets.

The Board consists of five trustees, each serving a term of two years. Two trustees are appointed by the Fire Department personnel. Two trustees are appointed by the City Commission and one trustee is appointed by the other members of the Board and approved by the City Commission.

Fire Department Appointed Trustees

Kevin Ducharme
Firefighter/EMT and Chairman, FF Pension Trustee Board

Taylor Luttfriing
Firefighter/EMT and Vice Chairman, FF Pension Trustee Board

Commission Appointed Trustees

Edgar J Elton (Jerry Elton)
Secretary, FF Pension Trustee Board

Steve Brooker
FF Pension Trustee Board

Pension Board Appointed with Commission Approval

Charles F. Themm
FF Pension Trustee Board

Edward Jones Trust Fund Only

Jeannine Racine
City of Fruitland Park Treasurer

Glossary Of Terms

Average Final Compensation - for a volunteer firefighter means the average salary of the 5 best years of the last 10 best contributing years prior to change in status to retirement.

Beneficiary - Any person chosen by you to receive any benefits which may be payable upon your death. A written beneficiary designation must be filed with the Board. You may change your beneficiary at any time prior to retirement.

Chapter Plan - A separate defined benefit pension plan for firefighters which incorporates by reference the provisions of Chapter 175 and has been adopted by the governing body of a municipality or special district.

Creditable Service - The aggregate number of years of service, and fractional parts of years of service, of any firefighter, omitting intervening years and fractional parts of years when such firefighter may not have been employed by the municipality or special fire control district.

Firefighter - Any person employed solely by a constituted fire department of any municipality or special fire control district who is certified as a firefighter as a condition of employment in accordance with s.633.35 and whose duty it is to extinguish fires, to protect life, or to protect property.

Firefighters Pension Trust Fund - A trust fund, by whatever name known, as provided under s.175.041, for the purpose of assisting municipalities and special fire control districts in establishing and maintaining a retirement plan for firefighters.

Retired Firefighter - A firefighter who has entered retirement status.

Eligibility And Enrollment

To be eligible for the plan, the firefighter must: be an employee, have attained the age of 18, be a pre-certified firefighter 1 or 2, and have medical first response training.

Eligibility For Retirement Benefits

Firefighters attaining the age of 55 who have completed 10 or more creditable years of service or attaining the age of 52 who have completed 25 years of creditable service are entitled to annual benefits of 3.0 percent of their average final compensation times years of credited service. The plan permits early retirement at the completion of 10 years of continuous service and attaining the age of 50 years. Active firefighters who retire disabled receive not less than 42 percent of their average monthly earnings at the time of disability.

Disability Benefits

Disability benefits are paid for ten years certain or life or recovery from disability. If a firefighter dies prior to retirement but has at least 10 years contributing service, his or her beneficiary is entitled to the benefits payable to the firefighter at early or normal retirement age.

STATISTICAL DATA

	<u>09/30/2016</u>	<u>09/30/2013</u>	<u>09/30/2010</u>
Number	19	21	25
Average Current Age	28.69	32.5	37.4
Average Age at Employment	26.1	289.5	30.8
Average Past Service	2.5	3.0	6.5
Average Annual Salary	\$2,169	\$2,020	\$1,437

CONTRIBUTIONS

The Plan is funded by the City, the State of Florida and participating employees contributions. Effective January 1, 1995, each firefighter is required by local ordinance to contribute five percent of his/her compensation to the plan. The City also contributes five percent of each plan member's compensation to the plan.

FINANCIAL INFORMATION

The following represent the Plan's comparative financial information for the most recent two fiscal years ended September 30, 2012 and 2013.

CITY OF FRUITLAND PARK
 FIREFIGHTERS' RETIREMENT SYSTEM
 STATEMENTS OF PLAN NET ASSETS

SEPTEMBER 30, 2016 AND 2017

<u>Assets</u>	<u>2016</u>	<u>2017</u>
Other Cash and Equivalents	\$155,320.46	\$171,847.72
US Bonds And Bills	\$ 21,864.00	\$21,864.00
Other Securities	\$312,214.39	\$348,008.72
Total Assets	<u>\$489,398.85</u>	<u>\$541,720.44</u>
 <u>Liabilities</u>		
Total Liabilities	<u>\$0.00</u>	<u>\$0.00</u>
Fund Balance	<u><u>\$489,398.85</u></u>	<u><u>\$541,720.44</u></u>

CITY OF FRUITLAND PARK
 FIREFIGHTERS' RETIREMENT SYSTEM
 Statement Of Revenue, Expenditures & Changes In Fund Balance

SEPTEMBER 30, 2016 AND 2017

<u>Revenues</u>	<u>2016</u>	<u>2017</u>
Contributions From Firefighters	\$2,710.18	\$2,585.08
Contributions From State Of Florida	\$16,256.87	\$14,048.54
Contributions From City - For Firefighters	\$2,710.18	\$2,585.08
Unrealized Gains/Losses	\$16,234.83	\$27,162.78
Interest And Dividends	\$8,409.96	\$10,334.38
 Total Revenue	 <u>\$55,320.52</u>	 <u>\$56,715.86</u>
 <u>Expenditures</u>		
Retirement Pension Payments	\$0.00	\$0.00
Total Pension Payments	\$4,949.76	\$1,100.76
Termination Payments	<u>\$5,390.95</u>	<u>\$3,293.51</u>
Expenses	\$10,340.71	\$4,394.27
 Total Expenditures	 <u>\$10,340.71</u>	 <u>\$4,394.27</u>
 Net Increase/(Decrease)	 <u>\$44,979.81</u>	 <u>\$52,021.59</u>

By the Committees on Appropriations; and Banking and Insurance;
and Senators Book, Young, Taddeo, Montford, Stewart, Rader, and
Campbell

576-03834-18

2018376c2

1 A bill to be entitled

2 An act relating to workers' compensation benefits for
3 first responders; amending s. 112.1815, F.S.;
4 providing that, under certain circumstances,
5 posttraumatic stress disorder suffered by a first
6 responder is an occupational disease compensable by
7 workers' compensation benefits; specifying the
8 evidentiary standard for demonstrating such disorder;
9 specifying that benefits do not require a physical
10 injury and are not subject to certain apportionment or
11 limitations; providing a time for notice of injury or
12 death; providing definitions; requiring the Department
13 of Financial Services to adopt certain rules;
14 requiring an employing agency to provide specified
15 mental health training; providing a declaration of
16 important state interest; providing an effective date.

17
18 Be It Enacted by the Legislature of the State of Florida:

19
20 Section 1. Subsections (5) and (6) are added to section
21 112.1815, Florida Statutes, to read:

22 112.1815 Firefighters, paramedics, emergency medical
23 technicians, and law enforcement officers; special provisions
24 for employment-related accidents and injuries.—

25 (5)(a) For the purposes of this section and chapter 440,
26 and notwithstanding sub-subparagraph (2)(a)3. and ss. 440.093
27 and 440.151(2), posttraumatic stress disorder, as described in
28 the Diagnostic and Statistical Manual of Mental Disorders, Fifth
29 Edition, published by the American Psychiatric Association,

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30 suffered by a first responder is a compensable occupational
31 disease within the meaning of subsection (4) and s. 440.151 if:

32 1. The posttraumatic stress disorder resulted from the
33 first responder acting within the course of his or her
34 employment as provided in s. 440.091; and

35 2. The first responder is examined and subsequently
36 diagnosed with such disorder by a licensed psychiatrist who is
37 an authorized treating physician as provided in chapter 440 due
38 to one of the following events:

39 a. Seeing for oneself a deceased minor;

40 b. Directly witnessing the death of a minor;

41 c. Directly witnessing an injury to a minor who
42 subsequently died before or upon arrival at a hospital emergency
43 department;

44 d. Participating in the physical treatment of an injured
45 minor who subsequently died before or upon arrival at a hospital
46 emergency department;

47 e. Manually transporting an injured minor who subsequently
48 died before or upon arrival at a hospital emergency department;

49 f. Seeing for oneself a decedent whose death involved
50 grievous bodily harm of a nature that shocks the conscience;

51 g. Directly witnessing a death, including suicide, that
52 involved grievous bodily harm of a nature that shocks the
53 conscience;

54 h. Directly witnessing a homicide regardless of whether the
55 homicide was criminal or excusable, including murder, mass
56 killings as defined in 28 U.S.C. s. 530C, manslaughter, self-
57 defense, misadventure, and negligence;

58 i. Directly witnessing an injury, including an attempted

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59 suicide, to a person who subsequently died before or upon
60 arrival at a hospital emergency department if the person was
61 injured by grievous bodily harm of a nature that shocks the
62 conscience;

63 j. Participating in the physical treatment of an injury,
64 including an attempted suicide, to a person who subsequently
65 died before or upon arrival at a hospital emergency department
66 if the person was injured by grievous bodily harm of a nature
67 that shocks the conscience; or

68 k. Manually transporting a person who was injured,
69 including by attempted suicide, and subsequently died before or
70 upon arrival at a hospital emergency department if the person
71 was injured by grievous bodily harm of a nature that shocks the
72 conscience.

73 (b) Such disorder must be demonstrated by clear and
74 convincing medical evidence.

75 (c) Benefits for a first responder under this subsection:

76 1. Do not require a physical injury to the first responder;

77 and

78 2. Are not subject to:

79 a. Apportionment due to a preexisting posttraumatic stress
80 disorder;

81 b. Any limitation on temporary benefits under s. 440.093;

82 or

83 c. The 1-percent limitation on permanent psychiatric
84 impairment benefits under s. 440.15(3).

85 (d) The time for notice of injury or death in cases of
86 compensable posttraumatic stress disorder under this subsection
87 is the same as in s. 440.151(6) and is measured from one of the

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88 qualifying events listed in subparagraph (a)2. or the
89 manifestation of the disorder, whichever is later. A claim under
90 this subsection must be properly noticed within 52 weeks after
91 the qualifying event.

92 (e) As used in this subsection, the term:

93 1. "Directly witnessing" means to see or hear for oneself.

94 2. "Manually transporting" means to perform physical labor
95 to move the body of a wounded person for his or her safety or
96 medical treatment.

97 3. "Minor" has the same meaning as in s. 1.01(13).

98 (f) The Department of Financial Services shall adopt rules
99 specifying injuries qualifying as grievous bodily harm of a
100 nature that shocks the conscience for the purposes of this
101 subsection.

102 (6) An employing agency of a first responder, including
103 volunteer first responders, must provide educational training
104 related to mental health awareness, prevention, mitigation, and
105 treatment.

106 Section 2. The Legislature determines and declares that
107 this act fulfills an important state interest.

108 Section 3. This act shall take effect October 1, 2018.