



POLICE OFFICERS' PENSION PLAN

JULY 2025 NEWSLETTER

Financial Update for Pension Plan

In recent years, plan members have inquired about the Unfunded Accrued Liability (UAL) of the Pension Plan. We would like to provide an explanation of this concept.

As a pension plan progresses, it accrues liabilities for each active member, reflecting additional years of service as members approach retirement. Simultaneously, the plan accumulates assets. The difference between these accrued liabilities and accrued assets constitutes the UAL.

The UAL is not an amount that requires immediate payment. Instead, it is addressed through annual contributions from the plan's sponsor, akin to a mortgage. A mortgage is manageable as long as regular payments are made. The City of Atlanta fulfills its annual contribution obligations, including the payment towards the UAL.

The Unfunded Accrued Liability for the City of Atlanta Police Officers' Pension Plan (Plan) as of July 1, 2024 is \$365 million and the Plan is 80% funded. The City of Atlanta contributed \$48.5 million (or 40.7% of active employee payroll) to the Plan for Fiscal 2025 and is committed to contribute \$47.2 million for Fiscal 2026.

We encourage you to attend one of the monthly Investment Board meetings, where updates are given on the asset performance of the Plan. As of June 30, 2025, the Plan had a total asset value of \$1.609 billion and had returned 11.0% during the past 12 months.

Availability of Annual Benefit Statement for Active Employees

SBA has prepared annual benefit statements for all employees who were active in the plan as of December 31, 2024. These statements can be accessed through the online pension calculator. You can access the online calculator using <https://coa.sba-inc.com/calculator> or the QR code to the right. Participants can see their projected benefits under the new 2025 plan at their normal retirement date.

Keep Your Pension Beneficiaries Updated

It is extremely important to keep your pension beneficiaries updated with SBA. This is a separate election from your life insurance beneficiaries in Oracle. If you are an active employee, you may update your pension beneficiaries within the online calculator.

For participants covered under the 2005 amendment who have a spouse, a registered domestic partner, or a minor child (under 18 or ages 18 to 23 and a fulltime student), you are required to carry beneficiary coverage and contribute 13% ("Pension 88" deduction). If you are contributing 12% ("Pension 78" deduction), you should contact SBA as soon as possible to update your contribution amount especially if you have a life event.

Elimination of Social Security Windfall Provision

The Social Security Fairness Act, HR 82, concerning the Windfall Elimination Program and Government Pension Offset, was signed into law on January 5, 2025. The Act eliminates the reduction of Social Security benefits while entitled to public pensions from work not covered by Social Security.

The City of Atlanta does not pay into Social Security. Many City of Atlanta participants have Social Security benefits from other periods of employment. At retirement, their Social Security benefits were being reduced by their City of Atlanta pension benefit. This reduction will no longer take place. Learn more at <https://www.ssa.gov/benefits/retirement/social-security-fairness-act.html>.

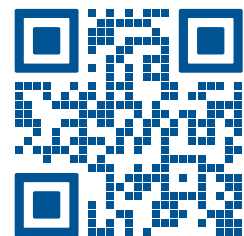
**HAVE QUESTIONS
ABOUT YOUR
PENSION?**

CONTACT STRATEGIC BENEFITS ADVISORS

Hours: 9–5 Mon–Fri

- Phone (888) 594-0216
- Fax (866) 201-5033
- Email coapension@sba-inc.com

ACCESS ONLINE CALCULATOR



SCAN ME

OTHER CONTACTS

- Empower (800) 701-8255
- Benefits Department (404) 330-6036
- Credit Union of Atlanta (404) 658-6465

Farewells and Tributes

Retirements

It is with joy that we announce the retirements of the former Police Officers below. Their dedication and hard work have left an indelible mark on all of us. May this next chapter bring them joy, fulfillment, and peace they've earned through their unwavering commitment and passion.

Sergeant James Flinders (Apr 24, 2025)
Captain Thomas Atzert Jr (Apr 11, 2025)
Investigator Kevin Otts (Apr 10, 2025)
Officer Melvin Harris Jr (Apr 10, 2025)
Officer Tracey Ricks (Apr 3, 2025)
Deputy Chief Michael O'Connor (Apr 1, 2025)
Lieutenant Paul Finch Jr (Mar 27, 2025)
Sergeant Rodrick Dingle (Jan 30, 2025)
Officer Li Wong (Jan 30, 2025)
Officer Donald Vickers Jr (Jan 24, 2025)
Captain Dorian Graham (Jan 16, 2025)
Investigator Carlos Smith (Jan 1, 2025)
Deputy Chief Gary Harper (Dec 31, 2024)
Investigator Charles Sendling (Dec 31, 2024)
Investigator Justin Andresen (Dec 19, 2024)
Investigator Mark Belknap (Dec 19, 2024)
Major Carlo Peek (Dec 19, 2024)
Sergeant Kerry Matos (Dec 19, 2024)

Lieutenant Scott Jimenez (Dec 13, 2024)
Officer Eric Floyd (Dec 13, 2024)
Lieutenant Robert Petersen (Dec 5, 2024)
Officer Josue Blocus (Nov 22, 2024)
Lieutenant James Patterson (Nov 21, 2024)
Officer Glenn Cone (Oct 24, 2024)
Lieutenant William Gourley (Oct 10, 2024)
Sergeant Timothy Robinson (Oct 5, 2024)
Lieutenant Scott Pautsch (Sep 28, 2024)
Officer Saleem Bey (Sep 13, 2024)
Officer Kathleen Carozza (Sep 13, 2024)
Investigator Robert Jackson (Sep 12, 2024)
Sergeant Robert McFall Jr (Sep 10, 2024)
Officer Melissa Davis (Sep 6, 2024)
Investigator Arthur Nixon Jr (Aug 1, 2024)
Officer Pierre Germeil (Jul 15, 2024)
Investigator David Stribling (Jun 7, 2024)
Officer Michel Pierre (May 24, 2024)

In Memoriam

It is with heavy hearts that we share the sad news of the passing of the former Police Officers below. Though they are no longer with us, their spirit remains in our hearts. They will be deeply missed, but their memory will live on in the lives they touched.

Lieutenant Douglas Powell (Jun 12, 2025)
Lieutenant James Johnson (Jun 7, 2025)
Investigator Gary Barnes (May 25, 2025)
Officer Charles Traylor Jr. (May 20, 2025)
Investigator Thadeaus Dansby (May 13, 2025)
Officer Betty Porter (May 3, 2025)
Lieutenant Henry Sorrow Jr. (Apr 25, 2025)
Lieutenant Bobby Hodnett (Apr 24, 2025)
Officer Tommy Brooks Sr. (Apr 18, 2025)
Officer Alfred Francois (Apr 17, 2025)
Officer Vickie Peppers (Apr 15, 2025)
Officer Eddie Ware (Mar 18, 2025)
Officer James Price (Mar 10, 2025)
Sergeant Kenneth Laughlin (Feb 16, 2025)
Officer Robert Williams Sr. (Feb 12, 2025)
Officer Benjamin Dooley (Jan 30, 2025)
Sergeant Dale Hendrix (Jan 18, 2025)
Officer Donald Rutledge (Dec 12, 2024)
Sergeant Charles Hyndman (Dec 8, 2024)
Sergeant Calvin Sutton (Nov 23, 2024)

Officer James Henry Jr (Nov 22, 2024)
Lieutenant Virginia Hudson-Baker (Oct 9, 2024)
Investigator Aubree Horton (Oct 4, 2024)
Officer Richard Thomas (Oct 1, 2024)
Investigator William Lynn (Sep 23, 2024)
Officer Curtis Ball (Sep 19, 2024)
Investigator Charles Simmons (Aug 29, 2024)
Officer William Pepples (Aug 29, 2024)
Investigator Antonio Skeete (Aug 26, 2024)
Officer Jerry Foster (Aug 22, 2024)
Sergeant William Kleckley Jr. (Aug 19, 2024)
Officer Donald Weaver (Jul 12, 2024)
Officer Shirley Wiley (Jul 11, 2024)
Officer Willie Reese (Jul 2, 2024)
Officer Horace Grogan (Jun 28, 2024)
Sergeant James Ebb (Jun 27, 2024)
Officer David White (Jun 23, 2024)
Detective Walter Plough (Jun 14, 2024)
Investigator Marcellus Head (Jun 12, 2024)