

**TOWN OF ESSEX**  
**ESSEX RETIREMENT BOARD**  
**Regular Meeting**  
**April 11, 2017**  
**Essex Town Hall, Meeting Room B**

**Present**

Retirement Board Members: Stacia Libby, Mary-Louise Polo, Ellen Whaley-Wexler.

Members Ethan Goller and Peter Decker were not in attendance.

**Others Present**

Betsy McLaughlin, Retirement Board Clerk  
Kelly Sterner, Finance Director

Ellen Whaley-Wexler called the meeting to order at 5:04 p.m.

**Review/Approval of Prior Minutes**

The February 14, 2017 meeting minutes need to be reviewed by everyone. It was agreed to pass on this until the next meeting.

**Plan Actuarial Review/Discussion**

The actuary, Tim Ryor, Hooker & Holcombe was not present so this review/discussion did not take place.

**Review/Approval of Bills**

None.

**Final Discussion and Approval of Town SPD's**

Everyone received copies of the redlined versions of the Town of Essex Retirement Plan Summary Plan Description dated April 2017 and the Town of Essex Police Retirement Plan Summary Plan Description dated April 2017 reflecting the changes discussed at the last meeting. The changes to both plans were reviewed and discussed.

A motion was made by Stacia Libby to accept the changes to the Town of Essex Retirement Plan Summary Plan Description dated April 2017 received from Attorney Bruce Barth. Mary-Louise Polo seconded the motion, it was unanimously approved.

Kelly will post the plan on the Town website.

A motion was made by Mary-Louise Polo to accept the changes to the Town of Essex Police Retirement Plan Summary Plan Description dated April 2017 received from Attorney Bruce Barth. Stacia Libby seconded the motion, it was unanimously approved.

The Board was asked to review the Amendment to the Town of Essex Retirement Plan, Section 7.9, and the Amendment to the Town of Essex Police Retirement Plan Section, 10.4 prepared by Attorney Bruce Barth which take the QDRO language out of the respective plans.

Kelly Sterner noted that the numbering to the amendments is different than it has been in the past, which has always been sequential.

A motion was made by Stacia Libby to approve Amendment No. 2017-1 to the Town of Essex Retirement Plan. Mary-Louise Polo seconded the motion, it was unanimously approved.

A motion was made by Stacia Libby to approve Amendment No. 2017-1 to the Town of Essex Retirement Plan with the clarification that the numbering be changed to be consistent with other amendments as determined by Kelly Sterner. Mary-Louise Polo seconded the motion, it was unanimously approved.

A motion was made by Mary-Louise Polo to approve Amendment No. 2017-1 to the Town of Essex Police Retirement Plan with the clarification that the numbering be changed to be consistent with other amendments as determined by Kelly Sterner. Stacia Libby seconded the motion, it was unanimously approved.

It was noted that the amendments need two signature lines; one for the Retirement Board and one for the Board of Selectmen.

The language on page 3 of the Town of Essex Police Retirement Plan regarding deferred retirement date was then discussed, which states that "you may not work beyond age sixty (60)." It was suggested that this language be deleted as it has the potential to create confusion and offers no controlling authority to the Board. It was recommended that this language be taken out to eliminate confusion.

A motion was made by Mary-Louise Polo to proceed with Attorney Bruce Barth preparing another amendment to the plan to eliminate this language. Stacia Libby seconded the motion, it was unanimously approved.

### **Requests for Retirement Benefits**

#### **Old Requests**

Two requests for retirement benefits from two police officers mentioned at the January meeting were reviewed and discussed.

One request is a written request from a police officer who was previously employed by the Town of Old Lyme as a full-time Old Lyme Police Officer from May 25, 1993 to November 17, 1994. He left the Town of Old Lyme for employment with the State of Connecticut as a State Trooper, where he worked from November 25, 1994 to March 1, 2016. He is requesting that his prior employment as a full-time police officer in Old Lyme be credited to his service in Essex.

The request was discussed. The requirement to qualify is that there can be no more than a six-month lapse in service, which he does not meet. This request has been reviewed with Attorney Bruce Barth who concurs that he is not eligible for these benefits.

Kelly Sterner had advised the police officer that she would review his request with the Retirement Board, which she has now done. Ellen Whaley-Wexler will prepare a response by way of a letter to the police officer with a copy to Kelly Sterner.

The other request was from a police officer who asked if his prior time in Chester would count. His service in Chester was part-time, and the Town of Essex plan states that qualifying service must be full-time service, so he does not qualify.

A written response to his request will also be provided.

Kelly Sterner noted that everything was seamlessly moved over to continue benefits with regard to the recent death of a Town and Merit Service plan participant and went very smoothly.

### **New Request**

A request was received from a Town employee to initiate in-service commencement of retirement benefits. The employee is part of the Town Plan and qualifies because she is vested and beyond normal retirement age. Her hours will be reduced to hours below the 30 hours a week threshold and she will not accrue any more hours.

A motion was made by Stacia Libby to approve the submitted request for in-service commencement of retirement benefits. Mary-Louise Polo seconded the motion, it was unanimously approved.

Upon review of this request for benefits, it was noted that it needs to be resubmitted to include the reason why she qualifies for in-service commencement of retirement benefits.

### **Other**

It was noted that with the new request above, we will have three employees with in-service retirement benefits and all are in compliance.

We still have not received the quarterly reporting from the Fire Department for the merit service plan. The need to resolve this situation once and for all was discussed. Kelly

Sterner will contact Ethan Goller to arrange a meeting to address this matter and offer assistance if needed.

**Adjournment**

A motion was made by Mary-Louise Polo to adjourn the meeting at 5:42 p.m. Stacia Libby seconded the motion, it was unanimously approved.

**Respectfully Submitted,**

**Betsy McLaughlin**  
**Retirement Board Clerk**