

Jacksonville Police and Fire Pension Fund



2017 ANNUAL REPORT

From the Executive Director

Dear Stakeholders,

I'm pleased to share with you the Jacksonville Police and Fire Pension Fund's 2017 Annual Report. This report presents a summary the Fund's financial and actuarial status as of September 30, 2017, along with numerous activities conducted by the Fund throughout the year on your behalf. Overall focus of the year...

Restructuring:

- City Council appoints *Greg Anderson* the new Liaison taking the place of Anna Brosche;
- *Kevin B. Grant* succeeds Devin Carter as Finance Manager;
- Board selects *Carr, Riggs & Ingram* as external auditor following the retirement and passing of KBLD principal Linda Honea;
- *Sugarman & Susskind* replaces Klausner, Kaufman, Jensen & Levinson as Fund Counsel after serving the PFPF from 1987 to 2016;
- Fund Actuary, Jarmon Welch of Pension Board Consultants, Inc. turns over function to *Peter N. Strong*, Senior Actuary, for GRS Consulting;
- City Council appoints *Nawal B. McDaniel* to the Board of Trustees replacing William Scheu;
- The Finance Investment Advisory Committee unanimously recommends to the Board of Trustees that *Tracey Devine* become the fifth member of that committee;
- *Stephen Lundy* is promoted from Pension Benefits Specialist to Assistant Plan Administrator;
- *Debbie Manning* returns to Senior Pension Benefits Specialist;
- *Lynn West* moves from Administrative Assistant to Pension Benefits Specialist;
- *Jessica Fields* is hired and promoted from Receptionist to Records Specialist.

Reform:

- The PFPF collaborated with the City of Jacksonville and Council on the new pension contribution policy.
- A working Group was formed to help staff administer the Collective Bargaining Agreements and Ordinances 2017-257 & 2017-259 as intended and in an effort to avoid confusion, controversy and unnecessary costs. I want to thank *Dan Holmes, Pete Strong, Joey Grieve, Randy Wyse, Brian Smith, Jr. Rick Patsy, Lawsikia Hodges, Jim Holderfield, Bob Sugarman, Steve Zona, Rich Tuten, Steve Lundy, Pedro Herrera, Greg Anderson and Patrick O'Neil for their participation.*

Our new emphasis for the coming year is **Outreach**. I will be "on the road" in 2018 and look forward to interacting with our members, unions, retiree associations and colleagues at the City of Jacksonville. Furthermore, I encourage you to visit the pension office, attend our monthly public meetings, go to our website, utilize our atrium for social events, sign up for the newsletter and respond to a survey.

On behalf of the board, committees, consultants and staff, it is our pleasure to serve.

Sincerely,



Timothy H. Johnson

Executive Director and Plan Administrator

City of Jacksonville, Florida
 Police and Fire Pension Fund
 Statement of Fiduciary Net Position
 September 30, 2017

2017 FINANCIAL HIGHLIGHTS:

\$1.99b

TOTAL ASSETS

\$1.89b

FIDUCIARY NET POSITION
 AVAILABLE FOR PENSION
 BENEFITS

ASSETS

Cash and short-term investments	\$	9,191,583
Due from the City		7,112,996
Other receivables		10,956,119
Interest and dividends receivable		1,901,011
Prepaid assets		81,675
Short-term investments		12,809,251
Long-term investments		
Fixed income securities		369,640,812
Domestic and international equities		1,175,935,866
Real estate		311,480,475
Furniture and equipment, net		12,481
Securities lending collateral		98,411,738
Total assets		1,997,534,007

DEFERRED OUTFLOWS OF RESOURCES

Deferred outflows related to pension, net		112,110
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LIABILITIES

Accounts payable		1,711,351
Accrued pension pay and wages payable		3,967,939
Compensated absences – current		12,336
Compensated absences - long-term		24,310
Net pension liability		582,196
Other post-employment benefits		79,857
Other liabilities		59,259
Securities lending obligations		98,411,738
Total liabilities		104,848,986

Fiduciary net position available for pension benefits	\$	1,892,797,131
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FY 2017 Fund Audit

City of Jacksonville, Florida
Police and Fire Pension Fund
Statement of Changes in Fiduciary Net Position
For the Year Ended September 30, 2017

ADDITIONS

Contributions:	
Plan member \$	\$ 12,036,456
Plan member buybacks and pension transfers	1,534,027
Employer	167,788,151
Employer pension transfers	6,738,047
Total contributions	188,096,681
Other additions:	
Court fines and other penalties	759,291
State insurance contributions	10,874,768
Supplemental payment	10,000,000
Miscellaneous	51,403
Total other additions	21,685,462
Investment income:	
Rental and parking revenue	771,181
Net appreciation in fair value of investments	220,736,757
Interest and dividends	29,428,418
Investment expenses	(7,826,889)
Rental expenses	(175,275)
Net investment income	242,934,192
Securities lending activities:	
Lending revenue	650,252
Lending expense	(162,514)
Total securities lending activities	487,738
Total additions to fiduciary net position	453,204,073

DEDUCTIONS

Pension benefits remitted	139,255,840
DROP benefits remitted	31,209,926
Refunds of contributions	811,383
Administrative expenses:	
Personnel services	989,195
Professional services - non investment	463,277
Building rent - office space	258,000
Central services	412,731
Supplies	8,936
Depreciation	6,751
Judgements and settlements	-
Other services and charges	34,727
Total administrative expenses	2,173,617
Total deductions to fiduciary net position	173,450,766
Change in fiduciary net position	279,753,307
Fiduciary net position available for benefits - beginning of year	1,613,043,824
Fiduciary net position available for benefits - end of year	\$ 1,892,797,131

2017 FINANCIAL HIGHLIGHTS:

\$453m

TOTAL ADDITIONS TO
 FIDUCIARY NET POSITION

\$279m

CHANGE IN FIDUCIARY
 NET POSITION

FY 2017 Fund Audit

Actuarial Certification

May 22, 2018

Board of Trustees
Jacksonville Police and Fire Pension Fund
One West Adams Street, Suite 100
Jacksonville, Florida 32202-3616

Jacksonville Police and Fire Pension Fund Actuarial Valuation as of October 1, 2017

Dear Trustees:

The results of the October 1, 2017 Annual Actuarial Valuation of the Jacksonville Police and Fire Pension Fund are presented in this report. The minimum required City contribution for the Plan Year beginning October 1, 2018 is \$135,264,010 (88.36% of expected covered payroll).

The findings in this report are based on data through July 1, 2017 and financial information through September 30, 2017 provided by the Plan Administrator. Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the Fund's funded status); and changes in plan provisions or applicable law. The scope of an actuarial valuation does not include an analysis of the potential range of such future measurements.

This valuation assumed the continuing ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our scope of expertise and was not performed.

This report was prepared using certain assumptions and methods approved by the Board and prescribed by the Florida Statutes as described in the section of this report entitled Actuarial Assumptions and Cost Methods. The prescribed assumptions are the assumed mortality rates detailed in the Actuarial Assumptions and Cost Methods section in accordance with Florida House Bill 1309 (codified in Chapter 2015-157). The prescribed methods include the use of a 30-year amortization period for amortizing the unfunded liability as required under Florida Statute 112.64(6) (a), the recognition of the present value of future Pension Liability Surtax proceeds as required by Florida Statute 112.64(6), and the use of a payroll growth assumption to amortize the unfunded liability as required under Florida Statute 112.64(6)(b).

This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge the information contained in this report is accurate and fairly presents the actuarial position of the Jacksonville Police and Fire Pension Fund as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, with the Actuarial Standards of Practice issued by the Actuarial Standards Board and with applicable statutes.

Peter N. Strong and Jeffrey Amrose are members of the American Academy of Actuaries. These actuaries meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinions contained herein.

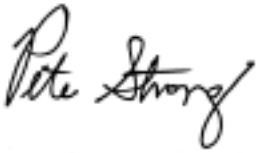
Actuarial Certification – CONTINUED

The signing actuaries are independent of the plan sponsor.

This actuarial valuation and/or cost determination was prepared and completed by us or under our direct supervision, and we acknowledge responsibility for the results. To the best of our knowledge, the results are complete and accurate. In our opinion, the techniques and assumptions used are reasonable, meet the requirements and intent of Part VII, Chapter 112, Florida Statutes, and are based on generally accepted actuarial principles and practices, with some exceptions noted on pages 5 and 6 of the valuation report under the section entitled “Disclosures Regarding the Pension Liability Surtax and Florida Statute 112.64(6).” There is no benefit or expense to be provided by the plan and/or paid from the Fund’s assets for which liabilities or current costs have not been established or otherwise taken into account in the valuation. All known events or trends which may require a material increase in plan costs or required contribution rates have been taken into account in the valuation.

Respectfully submitted,

GABRIEL, ROEDER, SMITH AND COMPANY



Peter N. Strong, FSA, FCA, MAAA

Enrolled Actuary No. 17-6975

Senior Consultant & Actuary



Jeffrey Amrose, FCA, MAAA

Enrolled Actuary No. 17-6599

Senior Consultant & Actuary

FY 2017 Fund Actuarial Valuation

Jacksonville Police and Fire Pension Fund

Derivation of City Minimum Required Contribution as of October 1, 2017

ACTUARIALLY DETERMINED CONTRIBUTION (ADC)			
A. Valuation Date	October 1, 2017 <i>After Assumption Changes</i>	October 1, 2017 <i>Before Assumption Changes</i>	October 1, 2016 [#]
B. ADC to Be Paid During Fiscal Year Ending	9/30/2019	9/30/2019	9/30/2018
C. Assumed Date of Employer Contributions	12/1/2018	12/1/2018	12/1/2017
D. Expected Covered Payroll for the Year Beginning on the Valuation Date	\$ 149,489,571	\$ 149,489,571	\$ 135,684,787
E. Annual Payment to Amortize Unfunded Actuarial Liability	78,162,211	73,670,824	82,574,878
F. Employer Normal Cost	54,693,160	53,825,050	50,728,791
G. ADC if Paid on the Valuation Date: E + F	132,855,371	127,495,874	133,303,669
H. Contributions from Court Fines	759,291	759,291	832,536
I. City Contribution: G - H as % of Covered Payroll	132,096,080 88.36 %	126,736,583 84.78 %	132,471,133 97.63 %
J. Actuarially Determined Contribution (ADC) in Contribution Year*	135,264,010	129,775,981	135,648,057

Reflects all Actuarial Impact Statements through April 2017.

* = City Contribution (item I.) x (1+payroll growth of 1.25%) x 1.07 ^ (2/12)

Jacksonville Police and Fire Pension Fund Actuarial Value of Benefits and Assets

ACTUARIAL VALUE OF BENEFITS AND ASSETS			
A. Valuation Date	October 1, 2017 <i>After Assumption Changes</i>	October 1, 2017 <i>Before Assumption Changes</i>	October 1, 2016 [#]
B. Actuarial Present Value of All Projected Benefits for			
1. Active Members			
a. Service Retirement Benefits	1,412,877,640	1,390,161,421	1,337,400,712
b. Vesting Benefits	31,140,875	31,140,875	28,692,561
c. Disability Benefits	26,066,781	26,066,781	24,637,615
d. Preretirement Death Benefits	16,462,838	16,462,838	15,484,059
e. Return of Member Contributions	940,386	940,386	842,757
f. Total	1,487,488,520	1,464,772,301	1,407,057,704
2. Inactive Members*			
a. Service Retirees	2,062,585,229	2,039,962,585	1,625,594,144
b. DROP Retirees	501,744,295	471,914,913	775,212,097 **
c. Disability Retirees	29,719,425	29,719,425	29,332,456
d. Beneficiaries	191,132,350	190,618,084	169,993,554
e. Terminated Vested Members	18,659,710	18,659,710	20,757,424
f. Total	2,803,841,009	2,750,874,717	2,620,889,675
3. Total for All Members	4,291,329,529	4,215,647,018	4,027,947,379
C. Actuarial Accrued (Past Service) Liability			
1. Active Members	932,768,615	918,094,062	897,362,173
2. Inactive Members	2,803,841,009	2,750,874,717	2,620,889,675
3. Total for All Members	3,736,609,624	3,668,968,779	3,518,251,848
D. Actuarial Value of Accumulated Plan Benefits per FASB No. 35	3,477,828,321	3,415,854,868	3,282,220,030
E. Market Value of Assets			
1. Gross Market Value	1,892,797,131	1,892,797,131	1,613,043,823
2. Reserve Accounts, including Share Plan	(123,233,435)	(123,233,435)	(95,543,156)
3. Sr. Staff Plan Assets	(4,404,690)	(4,404,690)	(4,102,201)
4. Net Market Value	1,765,159,006	1,765,159,006	1,513,398,466
F. Net Present Value of Total Pension Liability Surtax Proceeds According to Pro Rata Share	810,535,348	810,535,348	761,265,474
G. Net Unfunded Actuarial Accrued Liability: C3 - E4 - F	1,160,915,270	1,093,274,425	1,243,587,908
H. Funded Ratio: E4 / C3	47.24%	48.11%	43.02%
I. Percent of Actuarial Accrued Liability Covered by Assets and Total Pension Liability Surtax Proceeds: (F + E4) / C3	68.93%	70.20%	64.65%
J. Liquidity Ratio			
1. DROP Balance as of Valuation Date	328,296,551	328,296,551	310,283,837
2. Net Market Value (Net of DROP): E4 - J1	1,436,862,455	1,436,862,455	1,203,114,629
3. Annual Benefit Payments in Pay Status	162,039,643	162,039,643	153,366,193
4. Ratio: J2 : J3	8.87 : 1	8.87 : 1	7.84 : 1

[#] Reflects all Actuarial Impact Statements through April 2017.

*Inactive members liabilities include DROP Account Balances, split based on status as of October 1, 2017.

**A breakdown of the DROP Account Balance between Phase I (current DROP) and Phase II (current Retirees and Beneficiaries in receipt of DROP withdrawals) as of October 1, 2016 was not provided, so all DROP Balances as of October 1, 2016 are included here.

Jacksonville Police and Fire Pension Fund
Actuarial Information – CONTINUED

UAAL AMORTIZATION PERIOD AND PAYMENTS						
Original UAAL				Current UAAL*		
Date Established	Type of Amortization Base	Amortization Period (Years)	Amount	Years Remaining	Amount	Payment
10/1/2016	Fresh Start	30	\$ 1,243,587,908	29	\$ 1,195,724,302	\$ 80,473,549
10/1/2017	Experience (Gain)/Loss	30	(83,790,672)	30	(83,790,672)	(5,563,744)
10/1/2017	Assumption Changes	30	<u>67,640,845</u>	30	<u>67,640,845</u>	<u>4,491,387</u>
			1,227,438,081		1,179,574,475	79,401,192

PENSION LIABILITY SURTAX ESTIMATES 4.25% GROWTH			
Fiscal Year	Projected Total 1/2-Penny Sales Tax	Projected Pension Liability Surtax	62.5% of Revenue for Police and Fire Pension Fund
2017	\$ 86,148,000		
2018	89,809,290		
2019	93,626,185		
2020	97,605,298		
:	:		
2030	147,990,565		
2031	154,280,163	\$ 115,710,123	\$ 72,318,827
2032	160,837,070	160,837,070	100,523,169
:	:	:	:
2059	494,811,600	494,811,600	309,257,250
2060	515,841,093	515,841,093	322,400,683
2061	537,764,340	134,441,085	84,025,678
Total Proceeds from 2031-2061:		\$ 9,119,028,130	\$ 5,699,392,581
Net Present Value of Proceeds as of 10/1/17:		\$ 1,267,001,829	\$ 791,876,143

Consultant's Annual Report

To the Board of Trustees of the
City of Jacksonville Police & Fire Pension Fund

Introduction

Summit Strategies Group ("Summit") prepares this report for the City of Jacksonville Police & Fire Pension Fund ("PFPF") based on the information supplied by PFPF's custodian, The Northern Trust Company ("Northern"). Northern holds assets in safe-keeping for PFPF, regularly values the assets for PFPF, and provides Summit with beginning and ending market values, cash flows, securities transactions and positions for PFPF as well as each manager monthly. Northern audits the information contained in its monthly accounting reports. Summit uses Northern's monthly reports to calculate performance returns for PFPF and PFPF's Board of Trustees (the "Trustees").

Distinction of Responsibilities

The Trustees, with support from Summit, the Financial Investment Advisory Committee and PFPF Staff, are responsible for the investment and administration of PFPF's assets. This includes establishing the strategic asset allocation which, over time, is the primary determinant of the investment return on assets. A thorough understanding of both PFPF's assets and liabilities is essential for determining an appropriate asset allocation. The key drivers of this analysis are the projections of PFPF's liabilities and expected future returns and risk for each asset class, as well as correlation between asset classes. The liabilities include all key dimensions of PFPF's pension plan including: membership, benefits, liabilities, assets, and funding requirements. In March 2016, Summit presented an Asset Allocation Review to PFPF's Trustees at which time the Trustees adopted a strategic target asset allocation which remained in play in Fiscal Year 2017. Summit annually reviews the target asset allocation and expected asset class returns and relative valuation with the Trustees and modifies the target asset mix if necessary.

Investment Policy/Structure

The target asset allocation adopted by the Trustees is included in PFPF's Statement of Investment Policy ("Investment Policy"). PFPF's Investment Policy is designed to provide broad diversification among asset classes and investment strategies in order to maximize return at a prudent level of risk, as determined by the Trustees, and to minimize the risk of large losses. In addition, asset allocation ranges around target allocations and a process of periodic rebalancing are used to maintain compliance with the Investment Policy and to increase the likelihood that PFPF will achieve its long-term risk and return objectives.

PFPF employs various investment managers to implement the asset allocation within the guidelines and limitations contained in the Investment Policy. These investment managers further diversify the investment approach and minimize style biases. Both active and passive investment strategies to obtain the desired asset allocation mix in a cost effective and efficient manner. Each investment manager is delegated full investment discretion for its respective portfolio including the discretion to purchase, hold, and sell individual securities or other investment positions and control industry, economic sector, and geographic exposure subject to the Investment Policy.

Market Overview

The beginning of Fiscal Year 2017 proved eventful with the election of Donald Trump as the 45th President of the United States. The market reaction was generally consistent with the President's economic and trade policies, which were expected to promote growth and increase inflation. Initially, global equity markets were led by US stocks. The US Dollar Index reached its highest level since 2002 and potential protectionist trade measures from the US weighed on international equity markets. However, many of these trends reversed due to softening rhetoric regarding trade from the new administration, as well as investors beginning to realize many of the proposed pro-growth policies would take time to implement.

As the year progressed, 2017 saw an increase in economic performance globally, as strong equity market gains and economic data releases generally surprised to the upside throughout the world. Global equity markets continued their trend of strong performance throughout the

Consultant's Annual Report – CONTINUED

period (MSCI ACWI IMI, +18.7%) supported by corporate sales and earnings growth, high consumer and business confidence, and central bank accommodation. Emerging markets were the best-performing equity region (MSCI EM, +22.5%), benefiting from US dollar weakness, continued growth throughout emerging economies, and an increase in commodity prices. Core Real Estate (NCREIF ODCE) also benefitted from the improved economic backdrop and produced a return of 6.7% for the period. MLPs declined over the period and returned a -3.7%, underperforming despite rising US energy production and an improved fundamental backdrop, owing to mixed earnings reports and CapEx budget reductions lowering near-term growth expectations.

With continued economic growth and a tightening labor market, the Federal Reserve increased rates three times throughout Fiscal Year 2017. The yield curve also began to flatten in 2017. The three interest rate hikes by the Federal Reserve throughout the year drove up the short-end of the yield curve, while muted inflation expectations dragged on the long-end of the curve. The prospect of higher rates weighed on bonds during the period with the Bloomberg Barclays Aggregate returning only 0.1%.

Investor demand for risk assets has resulted in dampened volatility for equities. This phenomenon cannot be expected to continue indefinitely. As a result, we at Summit maintain a longer-term view of risk assets and continue to diligently seek attractive, risk-adjusted, opportunities within the marketplace for benefit the Plan's participants.

Investment Performance

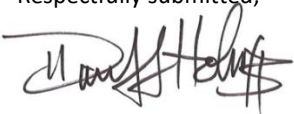
Summit calculates and reports all returns in accordance with Global Investment Performance Standards ("GIPS"). As an investment consultant, Summit is prohibited from stating that investment performance is shown "in compliance with" or "in accordance with" GIPS, as GIPS compliance is reserved solely for use by investment management firms. Summit, however, strives to uphold and maintain the guiding principles underlying GIPS standards, both ethically and in its performance calculation methodology. Accordingly, all performance returns are calculated using a time-weighted methodology known as the Modified Dietz method. This algorithm attempts to eliminate the effects of cash flows and geometrically links period returns.

For the Fiscal Year ending September 30, 2017, the total Pension Fund returned 14.6%, gross of fees. The Pension Fund also ranked in the 9th percentile (1=best; 100=worst) in the Fund's public plan peer universe. Global equity markets drove the strong returns for the Pension Fund with US Equity and international equity portfolios producing returns of 19.7% and 26.6%, respectively. Real estate and fixed income also produced positive absolute returns on the fiscal year of 8.1% and 2.3%, respectively. The strong fixed income returns relative to the Bloomberg Barclays Aggregate Index were driven by advantageous exposure to credit throughout the year. The lone detractor to performance was energy master limited partnerships (MLPs) which posted a -1.2% return.

The overall portfolio was also helped on a relative basis by the international equity portfolio, through its overweight exposure to emerging markets and superior active manager performance. In fact, superior manager performance produced an additional 2% return for the Pension Fund and allowed for each of the Plan's asset classes to outperform the respective benchmarks for the Fiscal Year. In general, the portfolio produced very strong results during the period.

Regardless of the economic or capital market climate, it is a pleasure to serve PFPF and to work with its Staff and Board of Trustees. I look forward to our continued partnership in the continuing effort to manage risk and search for competitive investment returns in this current challenging capital market environment.

Respectfully submitted,



Daniel J. Holmes

Principal, Consulting
Summit Strategies Group

Jacksonville Police and Fire Pension Fund

Board of Trustees

Lt. Chris Brown, JSO – Chair
Willard Payne Jr. – Secretary
Cpt. Michael Lynch, JFRD
Nawal McDaniel
Richard “Rick” G. Patsy

Professional Services

Trevor Greene, M.D., Baker & Gilmour – Fund Medical Director
Robert Lemmon, Carr, Riggs & Ingram, LLC
Daniel J. Holmes, Summit Strategies Group – Investment Consultant
Bob Sugarman, Sugarman & Susskind – Fund Counsel
Richard McConville, The Northern Trust Company – Fund Custodian
Pete Strong, Gabriel, Roeder, Smith and Company – Fund Actuary

Pension Advisory Committee

James A. Holderfield, JSO – Chair
Lt. Michael B. Shell, JSO – V. Chair
Thomas Lumpkin, Retired JSO
Eng. Jean Paravisini, JFRD
Michael Pelletier, JSO
Asst. Chief Richard Reichard, JFRD
Lt. Christopher Stover, JFRD

Financial Investment and Advisory Committee

Eric “Brian” Smith Jr. – Chair
Craig Lewis Sr. – Secretary
Tracey Devine
Rob Kowkabany
Rodney Van Pelt

Money Managers

Acadian Asset Management, LLC
Baillie Gifford & Co.
Brown Advisory Incorporated
Eagle Capital Management, LLC
GAMCO Asset Management, Inc.
Harvest Fund Advisors, LLC
J.P. Morgan Chase & Co.
Loomis, Sayles & Company, L.P.
Neuberger Berman Group, LLC
The Northern Trust Company
Pinnacle Associates, Ltd.
Principal Financial Services
Sawgrass Asset Management, LLC
Silchester International Investors
Thompson, Siegel & Walmsley, LLC
Tortoise Capital Advisors, LLC
WEDGE Capital Management

Contact Information

Jacksonville Police and Fire Pension Fund

1 West Adams Street, Suite 100 • Jacksonville, FL 32202-3616
904-255-7373 (phone) • 904-353-8837 (fax) • jaxppf.coj.net (website)
Office Hours: 8AM – 5PM, Monday – Friday

Timothy H. Johnson

Executive Director – Plan Administrator
THJohnson@coj.net

Chuck Hayes

Pension Benefits Manager
CHayes@coj.net

Steve Lundy

Assistant Plan Administrator
SLundy@coj.net

Kevin Grant

Finance Manager
KBGrant@coj.net

Deborah Manning

Sr. Pension Benefits Specialist
DManning@coj.net

Lynn West

Pension Benefits Specialist
LynnWest@coj.net

Troy Scherbinski

Building Manager
TroyS@coj.net