



Pension Administration Division
DEPARTMENT OF FINANCE
100 N. Pitt Street, Suite 225
Alexandria, Virginia 22314
alexandriava.gov/Retirement

Kadira Coley
Retirement Administrator

Fax 703.746.3943

May 2, 2026

Participants in the City of Alexandria Firefighters and Police Officers Pension Plan:

This letter is to inform you of a proposed amendment to the City of Alexandria Firefighters and Police Officers Pension Plan (the “Plan”). These proposed changes **do not impact** individuals who are currently retired for service or disability retirement.

The amendment is required to comply with the Collective Bargaining Agreements between the City of Alexandria and the IAFF Local 2141 and SSPBA Alexandria Chapter for the period July 1, 2026 through June 30, 2029, as well as an updated IRS mandate. A plain language summary of the proposed changes is provided below.

1. **20-Year Early Retirement (Police Officers Only)** — Amends the Plan to allow police officer participants to retire with an early, reduced retirement benefit upon completing 20 years of service, regardless of age. This change will be effective July 1, 2027.
2. **25-Year Deferred Retirement Option Program (DROP) (Firefighters Only)** — Amends the Plan to add a 25-year DROP option for firefighter participants. Any firefighter, regardless of hire date, who has more than 25 years of service may elect to enter the DROP for up to three years. Participants will continue to make contributions to the Plan while in the 25-year DROP. This change will be effective July 1, 2026.
3. **Technical Corrections (Required Beginning Date)** — Amends the Plan to incorporate two technical changes required under the SECURE 2.0 Act of 2022, enacted on December 29, 2022, as part of the Consolidated Appropriations Act, 2023. Defined benefit plans must be amended by December 31, 2026, to comply with updated required minimum distribution rules. These changes have **no impact on benefits** and will not increase or reduce any participant’s benefits. They align the Plan document with current administrative practices. The chart below details the updated required minimum distribution ages.

Required Minimum Distribution Ages		
Effective for individuals attaining	RMD Age	Legislative Change
Age 70½ before 1/1/2020	70½	Prior to the SECURE Act*
Age 70½ after 12/31/2019 and age 72 before 1/1/2023	72	Change with the SECURE Act*
Age 72 after 12/31/2022 and age 73 before 1/1/2033	73	Change with SECURE 2.0
Age 73 after 12/31/2032	75	Change with SECURE 2.0

*The Setting Every Community Up for Retirement Enhancement Act of 2019 (SECURE Act)

Draft amendment language will be available on the Pension Administration Division website no later than Friday, May 8, 2026. Additional edits may be made prior to submission to City Council; however, no changes will materially alter the proposed provisions described above or affect any other Plan provisions related to participation, eligibility, contributions, or benefits. Updated versions will be posted at www.alexandriava.gov/Retirement, and notifications will be distributed through departmental communicators.

The Plan requires a 60-day notice period, which begins as of the date of this letter. During this period, participants may review the proposed amendment language and the plain-language summary on the Pension Administration Division website. The full Plan document is also available on the site. We encourage you to visit the website periodically for updates and additional information, including announcements of meeting times and locations if requested.

During the 60-day notice period, if at least five participants submit a written request, the Pension Administration Division will schedule a meeting to discuss the proposed amendment. Requests may be submitted by email to retirement@alexandriava.gov.

City Council is responsible for approving any recommended Plan changes. Following the notice period, the proposed amendment will be presented to City Council through the City's docket process.

If you have any questions about the proposed changes or how they may affect you, please contact Pension Administration Division staff at retirement@alexandriava.gov or **703.746.3906**. For more information about the Firefighters and Police Officers Pension Plan, please visit the Pension Administration Division website.

Sincerely,

A handwritten signature in blue ink that reads "Kadira Coley". The signature is fluid and cursive, with the first name "Kadira" and last name "Coley" clearly distinguishable.

Kadira Coley
Retirement Administrator