

STATE OF CONNECTICUT  
STATE EMPLOYEES RETIREMENT COMMISSION  
SUBCOMMITTEE ON PURCHASE OF SERVICE & RELATED MATTERS MEETING

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NOVEMBER 21, 2023 MEETING  
HELD VIA ZOOM  
CONVENED AT 11:03 a.m.

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Present:

Peter Adomeit, Chairman  
Michael Carey, Trustee  
Carl Chisem, Trustee  
David Krayeski, Trustee  
John Herrington, Retirement Services Division Director  
Robert Helfand, Retirement Services Division  
Colin Newman, Retirement Services Division  
Benjamin Sedrowski, Retirement Services Division  
Cindy Cieslak, Rose Kallor, LLP

TRANSCRIPTIONIST: Karin A. Empson

1 (Proceedings commenced at 11:03 a.m.)

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5 CHAIRMAN ADOMEIT: Good morning, everyone.

6 Peter Adomeit here. This is the Purchase of Service &  
7 Related Matters Subcommittee meeting being held by Zoom  
8 technology.

9 Cindy, do you have the attendance, please?

10 MS. CIESLAK: Yes. Good morning. This is  
11 Cindy Cieslak. Present today, we have Chairman Peter  
12 Adomeit, Trustee Michael Carey, Trustee Carl Chisem,  
13 Trustee David Kraveski. From the Retirement Services  
14 Division, we have Robert Helfand, Ben Sedrowski, and  
15 Colin Newman. I am Cindy Cieslak from Rose Kallor,  
16 General Counsel.

17 CHAIRMAN ADOMEIT: Okay. Item Number 1 is  
18 Jose Serrano.

19 MS. CIESLAK: My apologies. For the record,  
20 this is Cindy Cieslak. I stopped the recording instead  
21 of hitting mute. So there was no gap. It was-

22 CHAIRMAN ADOMEIT: Right.

23 MS. CIESLAK: The Chairman called for Jose  
24 Serrano and now there is going to be a presentation on  
25 Jose Serrano.

1 CHAIRMAN ADOMEIT: Okay.

2 MR. SEDROWSKI: All right. Mr. Serrano, so  
3 he was tabled at a previous meeting pending review and  
4 confirmation that the agency affidavit that was  
5 submitted—

6 So he was looking to get a retroactive  
7 grandfathering election. He initially commenced state  
8 service in 2007 where he was a hazardous duty employee.  
9 In 2013, when the option to grandfather was released  
10 for state employees, he was still on hazardous duty at  
11 that time, so he was not afforded that opportunity. In  
12 2015, he moved to the Division for Public Defender  
13 Services into a non-hazardous-duty position, at which  
14 point, he should have been eligible to elect to  
15 grandfather at that time. However, he was not afforded  
16 that option. This was confirmed by the agency.

17 Also then, later on, in 2023, he had  
18 submitted the grandfathering application. So at this  
19 time, it's before the subcommittee to either allow or  
20 to deny the option to grandfather based on the  
21 retroactivity and the agency error.

22 MR. CAREY: Ben, this is Mike Carey. I just  
23 want to confirm that the agency has now submitted an  
24 affidavit signed by an attorney attesting to the fact  
25 that the member was not afforded the opportunity at the

1 time of transfer; is that correct?

2 MR. SEDROWSKI: They have submitted an  
3 affidavit. It's not signed by an attorney. It is  
4 signed by Ms. Paula Lore (phonetic). She is the head  
5 of HR, if I'm not mistaken, over at the agency. She  
6 was also the HR representative that did do the  
7 onboarding process for him in 2015. So she further  
8 confirmed that she did not supply him with that  
9 information.

10 MR. CAREY: I thought there had been another  
11 signature on that now. Maybe not.

12 MS. CIESLAK: This is Cindy Cieslak. It  
13 looks like it was signed by Susan Soras (phonetic).

14 MR. CAREY: Soras.

15 MS. CIESLAK: And it appears that there is a  
16 number associated with that with an expiration date.  
17 So my assumption would be that's a notary public. So  
18 it was notarized.

19 And for the record, John Herrington, Division  
20 Director, is joining us.

21 MR. HELFAND: Yeah, I suspect that Susan  
22 Soras is an attorney and that that's why - well, maybe  
23 not. There's an expiration date. You're right, Cindy.

24 CHAIRMAN ADOMEIT: How do you wish to  
25 proceed?

1 MR. CAREY: Well, what would be consistent-

2 MS. CIESLAK: Well-

3 MR. SEDROWSKI: Yeah.

4 MR. CAREY: Sorry.

5 MR. KRAYESKI: I was going to ask the  
6 question, if this were granted, the member would be  
7 required to make all retroactive contributions, Ben?

8 MR. SEDROWSKI: That is correct. There is a  
9 question on whether they would be paying the full  
10 actuarial cost, or if there would just be retroactive  
11 contributions based upon their earnings in between 2015  
12 and 2023.

13 MR. KRAYESKI: And do we know how we've done  
14 that in the past, whether we have the person pay the  
15 full actuarial value or just the contributions?

16 MR. SEDROWSKI: I'll defer to Bert, John, or  
17 Colin, if you could supply.

18 MR. HERRINGTON: Right. So I would say two  
19 things. The first thing would be, the agreement is  
20 that they pay the full actuarial cost. Paying those  
21 contributions now retroactively would not capture the  
22 full actuarial cost for this purchase.

23 MR. KRAYESKI: Right.

24 MR. HERRINGTON: And there haven't been many  
25 that are in this posture where, you know, eight years

1 after the fact, we're allowing them to pay those  
2 contributions at that 0.72 percent.

3 MR. CAREY: So how does that work in the  
4 context of, let's say for the sake of discussion, that  
5 the agency made an error? There should have been  
6 contributions made starting on a particular date,  
7 assuming that the individual would have made that  
8 election at the time it was presented. Does that - I  
9 understand that that would not reflect current  
10 actuarial cost, but if this is agency error, we are  
11 then putting the cost of the agency error on the  
12 employee; are we not?

13 MR. HELFAND: Well, you know - this is Bert  
14 Helfand. And this case is different from the others,  
15 the other similar cases that I've dealt with, in that  
16 the agency is coming forward and attesting, we did not  
17 make the offer at the time. But - and the SEBAC  
18 agreement provides that the commission can allow  
19 retroactive grandfathering in cases of agency - where  
20 the failure to grandfather is caused by agency error.

21 The question is - and the agreement isn't  
22 specific about issues of proximate cause. Because when  
23 there's been a delay of eight years in which the member  
24 hasn't acted, the question becomes whether the failure  
25 to seek the opportunity to grandfather is caused

1 exclusively by agency error or more proximately by the  
2 member's failure to act until he or she was assured of  
3 the fact that he would benefit from the grandfathering  
4 by continuing to work after the 2022 date.

5 So there's that consideration as well.

6 MR. CHISEM: How much are we putting on the  
7 member to pay, even though it is partially the agency's  
8 error?

9 MR. HERRINGTON: We don't have the actuarial  
10 cost at this point. I've reached out to John Garrett  
11 to provide the cost. I will say, in my conversations  
12 with John Garrett, he feels pretty strongly that we  
13 should require the payment of the full actuarial cost,  
14 and largely in part to what Bert has suggested. So the  
15 way that this was costed out, it was costed out with  
16 the expectation that individuals paid the  
17 grandfathering contributions and they left prior to the  
18 2022 changes, those contributions would remain in the  
19 system and would not be refunded to the member. And so  
20 that that was part of the cost.

21 So everyone post-July-1<sup>st</sup>-of-2022, they've  
22 removed that bit of chance from the equation. And so  
23 now it's all a benefit from them. They all know that  
24 by paying for this, they are going to get the value of  
25 their money, and that wasn't the case for people prior

1 to that.

2 So there are people that if the idea would  
3 be, you know, I could pay this right now in 2015 and  
4 risk losing that contribution, or I could wait until  
5 2023 to come forward, pay that same amount with no  
6 risk, you know, those people are benefiting from that  
7 agency error, or purported agency error.

8 MR. CAREY: Well, I would consider permitting  
9 the employee to have access to the grandfathering at  
10 full actuarial cost. I don't know how the other  
11 trustees feel about that.

12 MR. KRAYESKI: I guess I agree with that in,  
13 you know, having - you know, taking a look at the  
14 statement from the agency that they, in fact, didn't  
15 necessarily do that onboarding, but eight years later,  
16 there does bear some value that the employee has to -  
17 has to carry of this decision. You know, I don't think  
18 - you know, most of us in state government have heard  
19 and talked about retirement and pension. It's not like  
20 it's a completely uncommon topic in state government  
21 and awareness of that.

22 So post-July-1-'22, I think that would, if we  
23 were charting a path forward, is, as precedential  
24 value, I think that would be a sound one under  
25 fiduciary responsibility at some point.



1 MR. CHISEM: It is a benefit to the member.  
2 I'm just - I'm just going, in my head, you know, the  
3 cost of it, you know.

4 MR. KRAYESKI: Sure.

5 MR. CHISEM: The timeframe, you know, I'm not  
6 too happy with that. But-

7 MR. KRAYESKI: No, and I agree with you,  
8 Carl. And I think the myriad of circumstances that  
9 could have been in play in something like this-

10 MR. CHISEM: Yep.

11 MR. KRAYESKI: --are countless. Who knows?  
12 So it's really hard to try to predict and determine  
13 everybody's individual circumstances.

14 MR. CHISEM: Yeah.

15 MR. KRAYESKI: So - but affording him the  
16 opportunity to exercise that right, I think is still a  
17 benefit, you know (inaudible) circumstantial  
18 (inaudible).

19 MR. CHISEM: It is, without a doubt. You  
20 know, the benefit's there, and it's good they afford  
21 him the opportunity.

22 MR. KRAYESKI: Mm-hmm.

23 MR. CHISEM: I'm just - I'm just really  
24 concerned and, you know, bothered by the fact that, you  
25 know, this is going to be their burden.

1 MR. KRAYESKI: Yep.

2 MR. CAREY: Well, but he's also - I think  
3 what, you know, John and Bert were saying before, the  
4 element of risk is now gone.

5 MR. KRAYESKI: Gone, yeah.

6 MR. CAREY: Right? So whereas before,  
7 people, myself, who signed up about the time, may have  
8 decided to retire and I may not have, and I - and I  
9 didn't. But that was, you know, a risk that I took.  
10 And now, he - there's not that risk. He's, you know,  
11 locked in for grandfathering, and I think that's it.

12 So - and again, it's going to be his choice.  
13 All we're doing is voting to permit it at full  
14 actuarial value, if we were to vote in that direction.  
15 And then once it's calculated, he could say, no,  
16 thanks.

17 MR. CHISEM: Yeah, of course.

18 CHAIRMAN ADOMEIT: Okay.

19 MR. HELFAND: And I actually was making two  
20 points there. One was about the fact that the risk has  
21 been eliminated, but also the fact that the member  
22 arguably or it is plausible to conclude that the member  
23 knew he wasn't grandfathered for eight years and took  
24 no action about it, and that contributed to the  
25 causation of the situation he's in now, that is, the

1 attested agency failure to offer him the opportunity is  
2 not the sole cause of this situation.

3 MR. CHISEM: No, there is some responsibility  
4 on the individual as well. I do get that.

5 CHAIRMAN ADOMEIT: Okay. Are we ready for a  
6 motion?

7 MR. CAREY: Sure. Mr. Chairman, this is Mike  
8 Carey. I move that the subcommittee recommend to the  
9 full commission that they approve Mr. Serrano's request  
10 to apply retroactively for grandfathering with the  
11 caveat that it is at full actuarial cost.

12 MR. KRAYESKI: Krayeski, second.

13 CHAIRMAN ADOMEIT: Okay. Any further  
14 discussion? Hearing none, all in favor, say aye or  
15 raise your hand. It's unanimous; the ayes have it.

16 Moving on, Raja Staggers-Hakim.

17 MR. SEDROWSKI: Okay. Ms. Staggers-Hakim was  
18 initially hired with the state in June of 2008 where  
19 she elected eventually to become a member of SERS Tier  
20 IIA. There was an undecided period, but that -  
21 mandatory contributions were collected for that period.

22 She then continued in state employment until  
23 June 4 of 2013, where she then terminated. She then  
24 refunded all of her Tier IIA contributions, therefore  
25 completely divesting from the plan. After a break in

1 service from 2013 to 2019, she was rehired at UCONN as  
2 a part-time adjunct faculty member and was limited in  
3 her retirement options at that time to either elect ARP  
4 or to waive pursuant to the 2005 agreement.

5 UCONN received no CO-931 election from her to  
6 either affirmatively waive or elect ARP. As such, they  
7 defaulted her into ARP 6.5 percent. She had terminated  
8 state employment once again with UCONN in December 2019  
9 and then returned in August of 2023, at which time, she  
10 attempted to elect into SERS Tier IV, however due to  
11 the prior default election into ARP, she was not  
12 afforded another opportunity to elect.

13 She has appealed to the commission to permit  
14 a new retirement plan election, therefore she can  
15 transfer from ARP to SERS based on three factors: the  
16 prior SERS IIA service, which I've already discussed as  
17 being divested, and because of a permanent break in  
18 service between 2013 to 2019, is not available to her;  
19 participation in the State of Massachusetts defined  
20 benefit plan coincidental to that part-time service at  
21 UCONN in 2019; and then a lack of adequate information  
22 regarding options prior to the default in 2019.

23 This division has received no evidence of any  
24 extraordinary circumstances during her employment in  
25 2019 that would suggest that she did not receive

1 adequate information, and UCONN has not supported that  
2 assertion either. The 2019 default to ARP is  
3 irrevocable, and I have provided, alongside the  
4 writeup, the memorandums that specify that.

5 And then, in regards to her coincidental  
6 employment, there is no provision that allows us or  
7 precludes her membership into ARP because she is  
8 participating in the defined benefit plan in  
9 Massachusetts.

10 MR. KRAYESKI: So then we have no attestation  
11 from the agency saying, hey - from UCONN saying, you  
12 know, we didn't provide information or-

13 MR. SEDROWSKI: No, sir, to the contrary,  
14 actually. They specified that they've requested - let  
15 me see if this is strict language. They gave multiple  
16 written requests to Ms. Hakim, or Stagers-Hakim,  
17 regarding the submission of the 931 and they received  
18 no response to them.

19 MR. KRAYESKI: Okay.

20 CHAIRMAN ADOMEIT: How do you wish to  
21 proceed?

22 MR. CAREY: This is Mike Carey. I don't  
23 think there's too much here. I would be prepared to  
24 move that we deny the request. So I will do that.  
25 This is Mike Carey and I move that the subcommittee

1 recommend that full commission deny Dr. Staggers-  
2 Hakim's request to make a new retirement plan election  
3 to SERS Tier IV.

4 MR. CHISEM: I'll second.

5 CHAIRMAN ADOMEIT: All in favor, say aye or  
6 raise your hand. Unanimous; the ayes have it.

7 Okay, moving on, Shannon Holder.

8 MR. SEDROWSKI: All right. Ms. Holder is in  
9 a similar situation where she's looking to get a new  
10 retirement plan election. Instead of SERS, she is  
11 looking to elect to the Teachers' Retirement System.

12 She was first hired in January of 2023. She  
13 did not submit a 931 following her date of hire, so she  
14 did not make an affirmative election. As such, UCONN  
15 then defaulted her to ARP, once again, pursuant to the  
16 collective bargaining agreements. Afterwards, she then  
17 terminated her adjunct faculty employment in May of  
18 2023 and was rehired in August of 2023. At that time,  
19 she submitted a 931 attempting to elect into TRS.

20 Once again, similar to Staggers-Hakim, the  
21 default retirement plan election is irrevocable and  
22 there is no evidence of any kind of agency error in  
23 regards to that. And that she also raises a claim that  
24 she has prior membership in TRS. That is solely at a  
25 municipal level however and has not - she has never

1 made an election to TRS at a state level, and therefore  
2 it doesn't preclude her election into a state  
3 retirement plan.

4 CHAIRMAN ADOMEIT: How do you wish to  
5 proceed?

6 MR. KRAYESKI: I believe we - this is David  
7 Krayeski. I believe we make a motion to deny the  
8 request.

9 MR. CHISEM: Carl Chisem, second.

10 CHAIRMAN ADOMEIT: Any discussion? Hearing  
11 none, all in favor, say aye or raise your hand. It's  
12 unanimous; the ayes have it.

13 Rosalind Amaker, or Ahmaker (phonetic),  
14 Amaker.

15 MR. SEDROWSKI: Sir, I'm not sure either.  
16 I've been saying Amaker, but I'm not a hundred-percent  
17 sure.

18 CHAIRMAN ADOMEIT: Well, I've already  
19 butchered Hakim.

20 MR. SEDROWSKI: So Ms. Amaker, now this is in  
21 regards to a purchase of prior military service. She  
22 initially submitted her documentation of approximately  
23 one month after the deadline, the 12-month deadline.  
24 She has requested that the retirement commission allow  
25 her - or honor her prior military purchase request

1 based on two factors. Her initial agency, when she was  
2 hired as a part-time lecturer at Asnuntuck Community  
3 College, did not inform her of her right to purchase  
4 this service nor the time limit or deadline to submit  
5 the paperwork. And then also, upon receiving that  
6 information from her second agency, she did promptly  
7 file her purchase correctly.

8 Her purchase request is past the one-year  
9 deadline. She was initially hired August 2022 at  
10 Asnuntuck, as I had stated, where she became a member  
11 of Tier IV. She terminated her employment after the  
12 fall semester in December of 2022, and then effective  
13 September - sorry, September 22, 2023, she was rehired  
14 with the state as a fulltime employee, at which time  
15 that HR had given her the information regarding her  
16 prior military service, and she then submitted her  
17 purchase application.

18 The agency, Asnuntuck, has confirmed that  
19 they did not supply the information to the employee at  
20 that time. So the agency does support her assertion.

21 MR. KRAYESKI: Thanks, Ben. This is David  
22 Krayeski. I just have a point of personal information  
23 question on this.

24 MR. SEDROWSKI: Sure.

25 MR. KRAYESKI: So she was an instructor, some



1 kind of a part-time faculty (inaudible) part-time  
2 employee?

3 MR. SEDROWSKI: That's correct.

4 MR. KRAYESKI: For a few months; right?

5 MR. SEDROWSKI: Mm-hmm.

6 MR. KRAYESKI: So the one year from  
7 employment to being able to request the ability to  
8 credit - get credit for your - or purchase your prior  
9 military time, that's one year from the date of hire no  
10 matter whether you work three weeks, three months, or  
11 364 days in that period of time?

12 MR. SEDROWSKI: I do believe the language is  
13 commencement of state service, is the exact language it  
14 uses. So it doesn't actually make the determination  
15 based on how long-

16 MR. KRAYESKI: Okay.

17 MR. SEDROWSKI: --you are employed following  
18 it.

19 MR. KRAYESKI: Okay. That's helpful for me  
20 because I - when I heard that, you know, she, you know,  
21 clearly was there a very short period of time.

22 MR. SEDROWSKI: Mm-hmm.

23 MR. KRAYESKI: It does sound like we actually  
24 have some information from the agency then. They  
25 believe that they did not sincerely offer her that

1 opportunity.

2 MR. SEDROWSKI: That is correct.

3 CHAIRMAN ADOMEIT: How do you wish to  
4 proceed?

5 MR. CAREY: This is Mike Carey. I guess the  
6 question for us is, given the fact pattern of it being  
7 only a month beyond the deadline anyways, plus the  
8 employer asserting that they did not afford this  
9 individual the opportunity, are we inclined to toll the  
10 limit in these particular circumstances, based upon  
11 that fact pattern? I would probably be - I would be  
12 leaning in that direction.

13 MR. KRAYESKI: I would support that motion as  
14 well.

15 MR. CHISEM: Yes.

16 CHAIRMAN ADOMEIT: Okay. We need a motion.

17 MR. CAREY: Well, Mr. Chairman, this is Mike  
18 Carey. In the matter regarding Rosalind Amaker, I move  
19 that we recommend to the full commission that, based  
20 upon the fact pattern in this specific case, that we  
21 toll the limit for application purchase of purchase of  
22 prior military service and afford Ms. Amaker the  
23 opportunity to make that purchase.

24 MR. CHISEM: Chisem, second.

25 CHAIRMAN ADOMEIT: Any further discussion?

1 Hearing none, all in favor, say aye or raise your hand.  
2 It's unanimous; the ayes have it. Thank you.

3 Brooke Grant.

4 MR. SEDROWSKI: All right. And up last today  
5 is Brooke Grant, Ms. Brooke Grant. She is requesting  
6 that the commission allow her to purchase her time  
7 spent while as a cadet at the U.S. Coast Guard Academy.  
8 She is supporting this on three factors. First, under  
9 federal law, students enrolled at military service  
10 academies are considered active-duty members. Second,  
11 service at that military service academy is not  
12 creditable towards military service computations for  
13 their pension, therefore she would not be double-  
14 dipping should she be allowed to purchase it. And  
15 lastly, academy time would be creditable when working  
16 for the federal government as a federal civilian, i.e.,  
17 she would be eligible to purchase that time as active-  
18 duty credit in that system.

19 Ms. Grant was originally hired with the state  
20 March 24, 2023. She's a member of Tier IV hybrid. The  
21 division received her request for this in April of 2023  
22 and it was administratively denied later in August of  
23 2023, specifically, stating that we have consistently  
24 applied and the commission has consistently held that  
25 service time spent at a military academy is not

1       creditable or purchasable under 5-180(b).

2               I have also included for discussion points a  
3       few prior recommendations and decisions from the  
4       commission specifically identifying that the time spent  
5       at a military service academy is not active service  
6       (inaudible) an honorable discharge or release under  
7       honorable conditions, therefore it is not purchasable.

8               MR. KRAYESKI: This is David Krayeski. Ben,  
9       just a question. So if this individual had been at an  
10       academy and then gone into service and then got an  
11       honorable discharge, that academy time would count if  
12       it were continuous right into service and then  
13       discharge or—

14              MR. SEDROWSKI: Would count towards her  
15       purchase or would count towards the military service  
16       pension?

17              MR. KRAYESKI: Towards her for purchase.

18              MR. SEDROWSKI: No. So it is separated out.  
19       So we consider that non-purchasable time regardless if  
20       it's coincidental to further active-duty service or  
21       not.

22              MR. KRAYESKI: Okay. I continue to learn new  
23       things every day.

24              MR. CHISEM: Ben, this is Carl Chisem.

25              MR. SEDROWSKI: Yes, sir.

1 MR. CHISEM: So, just correct me if I'm  
2 wrong, so her academy time doesn't count as  
3 pensionable, but through the federal government, I  
4 guess it does, you're saying?

5 MR. SEDROWSKI: So she is making the  
6 assertion that - let me just bring up the language  
7 specifically. So on Exhibit A, her appeal request, the  
8 last paragraph on the page, it says, academy time would  
9 be creditable when working for the federal government,  
10 explicitly includes academy service time at U.S.  
11 military service academies is creditable, except for  
12 the civil service retirement system, yes, and for the  
13 federal employees retirement system.

14 So it would be purchasable and creditable  
15 under that system.

16 MR. CHISEM: Okay. But not the state's,  
17 obviously.

18 MR. SEDROWSKI: No. We - it - there's  
19 nothing explicitly that allows it, and the commission  
20 has routinely denied it.

21 MR. CHISEM: Okay. Thank you.

22 CHAIRMAN ADOMEIT: We need a motion.

23 MR. KRAYESKI: Mr. Chairman, I make a motion  
24 that we deny the request based on past practice for Ms.  
25 Grant to purchase her military academy time.

1 MR. CHISEM: Carl Chisem, second.

2 CHAIRMAN ADOMEIT: Any further discussion?  
3 Hearing none, all in favor, say aye or raise your hand.  
4 It's unanimous; the ayes have it.

5 Adjournment is not on the agenda, but it  
6 should be.

7 MR. SEDROWSKI: I will ensure that it gets  
8 added next time. My apologies.

9 MR. CAREY: Do we need to amend the agenda to  
10 put it on? Or-

11 CHAIRMAN ADOMEIT: I don't have that kind of  
12 courage.

13 MR. CAREY: Mr. Chairman, this is Mike Carey.  
14 I'll be so bold as to move that we adjourn.

15 MR. KRAYESKI: Krayeski, second.

16 CHAIRMAN ADOMEIT: I need a second.

17 MR. KRAYESKI: Krayeski, second.

18 CHAIRMAN ADOMEIT: All right. All in favor,  
19 say aye or raise your hand. Ayes have it, unanimous.  
20 Thank you all very much.

21 MR. CAREY: Thanks, everybody.

22 (Adjourned at 11:31 a.m.)  
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I, Karin A. Empson, do hereby  
certify that the preceding pages are an accurate  
transcription of the Connecticut State Employees  
Retirement Commission, Subcommittee of Purchase of  
Service & Related Matters meeting held electronically  
via Zoom, conducted at 11:03 a.m. on November 21, 2023.

Karin A. Empson

Karin A. Empson

12/06/2023

Date