**Senator Andrew O. Brenner – 19th District**
**Senator Al Cutrona – 33rd District**
**Financial Institutions, Insurance, and Technology Committee**
**April 14th, 2026**
**Senate Bill 239 – Sponsor Testimony**

Chairman Wilson, Vice Chair Lang, Ranking Member Craig, and members of the Senate Financial Institution, Insurance, and Technology Committee, thank you for affording me and my joint sponsor, Senator Cutrona, the opportunity to provide sponsor testimony on SB 239, a companion bill to HB 280. This important legislation seeks to standardize employer contribution rates for the first responders who pay into the Ohio Police and Fire Pension fund and provides mechanisms to ensure the long-term stability of the pension.

The General Assembly has a legal obligation to ensure that each pension fund is properly funded. In the case of OP&F, it is to ensure that first responders can retire without fear.

OP&F must make changes to ensure the long-term stability of the fund. As of January 1st, 2025, the fund had an amortization period of 29.88 years, dangerously close to the statutory cap of 30 years. Their assumed rate of return dropped from 8% in 2022 to 7.5% as of September 30th, 2025. In the past eight years, retired police and firefighters have experienced $3.2 billion in benefit cuts while employee contribution rates have increased by 2.25%. As per our statutory requirement, the legislature must implement sound fiscal solutions in order to address these issues before they become an emergency.

Let's discuss how the first provision of SB 239 is common sense. It raises the employer contribution rate for police officers to 24% from 19.5% over the course of five years. This would mirror the 24% employer contribution rate already in code for firefighters. In 2026, it is estimated that the fund would see an additional 8% from the increased employer contributions, with an additional $76 million in 2030. Making this change would create a fair employer contribution rate for both police and firefighters while also increasing the revenue stream of the pension.

SB 239 also allows the fund flexibility to address funding concerns as they arise. Should the fund exceed the statutory 30-year amortization cap, it would allow for an actuarially determined employer contribution (ADEC) rate. Actuarial

determined funding was used by the fund until 1986 and was a suggested approach by Americans for Prosperity in the previous General Assembly. The bill creates several limitations on how employer contributions can be raised. First, they must raise both police and firefighter employer contributions rates for a period not exceeding three years and for not greater than 1.5%. Additionally, the actuary may not change the contribution rates by more than 0.5% in the three-year timeframe. It is our belief that both changes are fiscally responsible and will help to improve the overall health of OP&F.

I will hand it over to my joint sponsor, Senator Cutrona, to continue explaining the need for this legislation.

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Thank you, Senator Brenner. Since 1986, nearly 40 years ago, the employer contribution rate for police officers has remained stagnant, all the while OP&F members have shouldered billions of dollars in cuts. SB 239 does not impose a sudden or unpredictable burden. Instead, it phases in employer contribution adjustments and aligns them with actuarial needs already anticipated by many municipalities. This legislation also retains oversight by the Ohio Retirement Study Council and requires the OP&F Board to report any amortization periods exceeding 30 years. This transparency allows the General Assembly to monitor fund health and ensure local governments are not blindsided by unplanned changes.

SB 239 is a fiscally responsible piece of legislation that addresses an important and timely issue. It recognizes that police officers and firefighters have already been asked to pay more, while simultaneously accepting benefit cuts. My joint sponsor, Senator Brenner, and I come to you knowing that this issue cannot wait. The fund continues to become more unstable each day, putting the retirement and financial stability of thousands of Ohio's first responders at risk. Senate Bill 239 is a proactive step—by addressing these issues now, we can avoid more difficult decisions in the future and maintain confidence in one of the most critical retirement systems in our state.

First responders are the backbone of our society and this great state. As cornerstones of our communities, they play an essential role in the strength and stability of our state. Through their daily service and sacrifice, they make it possible for our society to not only function, but to grow and prosper. We owe it to them to correct this issue before it becomes uncontrollable and has further negative consequences. First responders serve in uniquely demanding and often dangerous roles. The pension system that supports them must be strong, sustainable, and

fair—not only for current members, but also for future generations and the taxpayers who support it.

Lastly, I wanted to thank Charman Wilson for allowing us to present sponsor testimony today and additionally wanted to mention that Senator Brenner and I are more than open to working with you, and members of the committee, in fine tuning this legislation. Our goal is to find a commonsense solution that works for the betterment of our first responders.

Thank you again and we welcome any questions that you may have at this time.