To: All Non-Guardian Service Hamden Retirees

From: The Exec. Board of the Hamden Guardian Services Retirees Assn.

Subject: Invitation to join our legal action

Date: July 1, 2020

We are writing to you because you are a retired member, beneficiary, or spouse receiving a pension from the Town of Hamden Employees Retirement Plan.

As you may know, the Hamden Employees Retirement Board will soon decide how to recoup up to \$12,300,000 in overpayments made to pensioners between 1981 and 2015. They are expected to act soon - and unilaterally - and most of us could be facing a significant reduction in our monthly pensions with no future COLAs.

The Hamden Guardian Services Retirement Association was established in 2012 by retired sworn Hamden police and fire personnel to monitor the health of the pension plan and to take necessary legal action if necessary. Initially, the main concern of our association was the underfunded pension plan and what the Town intended to do about it.

Now, our concerns are focused on the recoupment issue and how it would negatively affect our members due to the Town's actions over the past eighteen years. We are hiring an attorney and, if necessary, we will take legal action to protect our pensions and benefits. And it looks like it will be necessary – and it will be soon.

Since all retirees are affected by this unfortunate situation, the Exec. Board of the Hamden Guardian Services Association today voted unanimously to allow non-guardian retirees (i.e. those who were not members of the police or fire departments) to join us in any legal actions we take to protect our pensions.

Those who join with us will benefit from any legal remedy resulting from successful litigation. Those who opt not to join us will not.

Our members paid an initial fee of \$100 to join our association. And today we are assessing each HGSRA member an additional \$200 to hire an attorney.

Non-guardian retirees who wish to join us in our legal actions may do so by submitting a fee equal to what each regular HGSRA paid since 2012 plus the current assessment, for a total of \$300.00.

You will not be a member of the Association, only a potential beneficiary of whatever remedy may result from successful litigation. If there are future assessments, you also will be obliged to match whatever our members are required to pay for these and related legal actions.

Earlier today, all five of HGSRA Executive Board members interviewed Attorney William Ward, who specializes in, and has successfully litigated, these types of pension issues. We asked many questions. Atty. Ward gave us a number of examples as to why he believes the Town may be on very thin ice with its attempts to recoup anything from our retirees due to what he has termed "negligence."

After examining the various recoupment alternatives that Segal has recommended to the Town, Atty. Ward urged us to obtain legal counsel as soon as possible, either from him or any other attorney of our choosing.

Following the interview, the five of us reviewed what was discussed and we unanimously decided that it was in the best interests of our membership to hire Atty. Ward to represent the members of the HGSRA going forward.

As pensioners, all of us deserve the benefits that we are now getting. The Town has a legal, ethical and moral obligation to see that these benefits are there for all of us. Please take time to review this letter. Only you can decide what is in your best interest. We hope that you consider joining in our legal actions.

Robert Anthony, Retired Firefighter (203-248-6240 - ranthony02@snet.net)
David Johnson, Retired Fire Captain - (203-288-2214 - hfdbadge102@aol.com)
Charles Watts, Retired Police Lieutenant - (cmwatts48@comcast.net)
Robert Maturo, Retired Police Captain - (203-281-3170 - rmaturo5@comcast.net)
Robert Mordecai, Retired Fire Lieutenant - (203-288-8518 - RMord39001@aol.com)