

# TOWN BOARD MEETING

March 23, 2026

Join Zoom Meeting – Meeting ID: 850 2487 6366 Passcode: 155237

<https://us02web.zoom.us/j/85024876366?pwd=IYgouux5fiX1R7vYFdpDHhPnbHfefU.1>

## AGENDA

PLEDGE OF ALLEGIANCE / SILENT REFLECTION

RE-ASSESSMENT PRESENTATION

AGENDA APPROVAL

RESIDENTS STATEMENTS

DEPARTMENT HEAD STATEMENTS

APPROVAL OF MINUTES Incomplete

ABSTRACT OF CLAIMS Councilwoman Waechter

OLD/PENDING BUSINESS

NEW BUSINESS

SUPERVISOR BRODERICK

1. Liaison Report
  - a. NYPA Renewal Agreement
2. Legal
  - a. Introduce Local Law 2-2026
3. Engineering
4. Finance
  - a. Budget Revisions
  - b. USI GASB 74/75 Actuarial Valuation Services 2-year contract

COUNCILMAN BURG 1. Liaison Report

COUNCILMAN MORREALE 1. Liaison Report

COUNCILMAN MYERS 1. Liaison Report

COUNCILWOMAN WAECHTER 1. Liaison Report

- a. Senior Center Hire – Seasonal Laborer

RESIDENTS STATEMENTS

### Upcoming Boards/Commission Meetings

Town Offices Closed April 3<sup>rd</sup> – Good Friday

Zoning Board	April 9, 2026	6:30 P.M.
Town Board Work Session	April 13, 2026	6:00 P.M.
Historic Preservation	April 14, 2026	5:45 P.M.
Planning Board	April 16, 2026	6:00 P.M.
Regular Town Board Meeting	April 27, 2026	6:00 P.M.

**One tap mobile**

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**Join instructions**

[https://us02web.zoom.us/join/85024876366?signature=YZum7dsRI2CM15uqfxvLB5K3uD  
H0u6k\\_SwG9dUjxv4c](https://us02web.zoom.us/join/85024876366?signature=YZum7dsRI2CM15uqfxvLB5K3uD<u>H0u6k_SwG9dUjxv4c</u>)

**March 2026**  
**3/23/2026**

I MOVE TO APPROVE THE REGULAR ABSTRACT OF CLAIMS

**25-03720 – 25-03727 (\$46,627.15)**

**26-00581 – 26-00742 (\$269,132.04)**

AND RECOMMEND TOTAL PAYMENT IN THE AMOUNT OF **\$315,759.19**

**AND A POST AUDIT PAYMENT IN THE AMOUNT OF \$ 13,270.15**

**TOWN OF LEWISTON, NEW YORK**  
**LOCAL LAW No. 2 of 2026**

**A Local Law Modifying “Chapter 360 – Town of Lewiston Zoning Code”**

The Town of Lewiston Town Board hereby adopts the following amendments to the Code of the Town of Lewiston, Chapter 360 – “Town of Lewiston Zoning Code” as follows:

**SECTION 1: Background, Findings, and Authority.**

***Background & Findings.*** It is the legislative determination of the Town of Lewiston Town Board (“Town Board”) that Chapter 360 “Town of Lewiston Zoning Code” of the Town of Lewiston Code requires clarification and/or modification to bring said law in line with Town procedure and to authorize/restrict various parameters of future applications as they may be received and processed by the Town of Lewiston Building Department.

***Authority***

These amendments to the Code of the Town of Lewiston are adopted pursuant to New York State Municipal Home Rule section 10(ii)(a)(12) which authorizes the Town of Lewiston (“Lewiston” or the “Town”) to adopt and amend local laws that are not inconsistent with the State Constitution or general law and that are related to the government, protection, order, conduct, safety, health, and well-being of persons or property of the Town. In addition to the above-cited authority, these amendments are adopted pursuant to the Town’s general power to enact local laws relating to the government, protection, order, conduct, safety, health, and well-being of persons or property within a municipality granted directly to local governments by the People of the State of New York through Article IX, Sections 1(a) and 2(c) of the New York State Constitution. The law is also adopted pursuant to the supersession authority granted by New York Municipal Home Rule Law, § 10, Subdivision (1)(ii)(d)(3).

**SECTION 2: Amendments to Town Code**

**1. “Chapter 360 – Town of Lewiston Zoning Code” is hereby amended as follows:**

**a. §360-6 (C) shall be replaced in its entirety by the following:**

“Time limit. Any permit (including any permits issued prior to the effective date of this chapter) hereafter issued for the construction of a building shall be invalid if such construction shall not be commenced within six months of the date of the permit or if said construction is commenced but has been abandoned for a period of six months. One six-month extension/renewal may be issued by the Town. (Must reapply after this six-month extension, if construction is not started).”

**b. §360-6 (H) shall be added to the Town Code as follows:**

- “H. Revocation of permit. The Code Enforcement Officer may revoke a building permit if it is determined that:
1. The permit was issued in error due to incorrect, inaccurate, or incomplete information;
  2. The work being performed violates any provision of this Code;
  3. The work deviates from the approved site plans, or from conditions imposed through a special use permit, variance, or other discretionary approval granted by the Town; or
  4. Construction has not commenced within six (6) months of the permit’s issuance, unless otherwise agreed upon in writing by the Code Enforcement Officer.”

**c. §360-15 (A) shall be replaced in its entirety by the following:**

- “A. An applicant must obtain approvals in the following order:
1. Zoning;
  2. Special use permits.
  3. Variances approvals.
  4. Subdivision or (for planned developments) concept plan;
  5. Site plan or (for planned developments) detailed plan; and
  6. Grading and building permits.

**d. §360-18 Definitions. The following definition shall be modified in the Town Code as follows:**

“ACCESSORY USE OR STRUCTURE

A use or structure subordinate to the principal use of a building on the same lot and serving a purpose customarily incidental to the use of the principal building. Accessory structures are not to be located in any required front yard.”

**e. §360-18 Definitions. The following definition shall be added alphabetically to the Town Code as follows:**

“FORESTRY

The management and cultivation of forested land for the production of timber and other forest products, including planting, thinning, and long-term ecological management.”

**f. §360-18 Definitions. The definition for “ROADSIDE STANDS FOR THE SALE OF FARM PRODUCTS shall be deleted in its entirety and replaced with the following definition:**

“*ROADSIDE STAND*

A small, temporary, seasonal structure located on a residential property and used for the sale of produce or goods, typically grown or made by the property owner. Roadside stands are informal in nature, do not include permanent utilities or foundations, and are accessory to the primary residential use of the property.”

**g. §360-28 (A)(4) shall be replaced in its entirety by the following:**

“Riverside accessory uses and structures such as pools or other structures less than four feet high, and which do not obstruct views of the river, may be placed in the rear yard of a riverside lot in accordance with the regulations for placement of accessory structures and uses. Fences in rear yards shall be no more than four feet in height and constructed in a manner that allows visibility through them.”

**h. §360-35 shall be replaced in its entirety by the following:**

“No primary building in this district shall be erected to a height in excess of 35 feet. No accessory structure in this district shall be erected to a height in excess of 22 feet.

**i. §360-44 shall be replaced in its entirety by the following:**

“No primary building in this district shall be erected to a height in excess of 35 feet. No accessory structure in this district shall be erected to a height in excess of 24 feet.

**j. §360-49 Uses permitted. shall be replaced in its entirety by the following:**

“§360-49 Uses permitted.  
Permitted uses in the R-R District shall be as follows:

- A. Agriculture including but not limited to farms, farm-related operations, animal husbandry and raising of crops, livestock and livestock products, together with all customary buildings and structures associated with such uses.
- B. Forestry and conservation uses, activities and structures.
- C. Private stables.
- D. Roadside stands for the sale of farm products on nonagricultural properties, provided that any structure be set back a minimum of 20 feet from public right-of-way and that the property owner provide at least five off-street parking spaces.
- E. One-family detached dwellings.
- F. Places of worship.
- G. Parish houses or convents.
- H. Community facilities, public parks, playgrounds and public recreational areas.
- I. Schools.
- J. Governmental buildings owned and operated by a federal, state, county or other municipal government, governmental agency or public utility.
- K. Golf courses with corresponding clubhouse.”

**k. §360-53 (A) shall be replaced in its entirety by the following:**

“A. The building height limit of nonagricultural structures shall not exceed 35 feet. No residential accessory building in this district shall be erected to a height in excess of 27 feet.”

**l. §360-58 Building height limit. shall be replaced in its entirety by the following:**

“§360-58 Building height limit.

Maximum primary building height shall be 2 1/2 stories but not exceeding 35 feet. Maximum accessory building height shall not exceed 22 feet.”

**m. §360-73 Building height limit. shall be replaced in its entirety by the following:**

“§360-73. Building height limit.

No building shall be erected to a height in excess of 45 feet. Accessory structures shall not exceed a height of 24 feet.”

**n. §360-85 Maximum height limit. shall be replaced in its entirety by the following:**

“§360-85 Maximum height limit.

The maximum height of structures shall be as follows:

- A. All principal structures: 35 feet to the peak, not to exceed two stories.
- B. All accessory building: 30 feet to the peak, not to exceed one story.”

**o. §360-98 Building height. shall be replaced in its entirety by the following:**

“§360-98. Building height limit.

- A. The building height shall not exceed 40 feet, excluding roof equipment not intended for human occupancy.
- B. Maximum accessory building height shall not exceed 22 feet

**p. §360-111 Yards required. shall be replaced in its entirety by the following:**

“§360-111 Yards Required.

- A. Side yard. There shall be a side yard along the side of every lot in an I District of not less than the height of the building nearest the side line (20 ft min setback).
- B. Rear yard. There shall be a rear yard on every lot of an I District of not less than the height of the building nearest the rear line (20 ft min setback).
- C. Front yard setback shall be a min of 40 ft and established during site plan review.

D. Residential uses in this District shall follow the RR District setback regulations.”

**q. §360-120 Regulations. shall be replaced in its entirety by the following:**

“§360-120 Regulations.

- A. Permitted uses shall be any use permitted in the underlying (or primary) district.
- B. All development in this district shall be required to obtain site plan approval with the specific exception of accessory structures under 600 square feet and fences which comply with this regulation.
- C. Yards required. Required yards shall be as regulated in the underlying district, except that front yards may be reduced by the Town Board in order to fit site conditions, but not to exceed 50% of that normally required.
- D. Required lot area. Required lot area shall be as regulated in the underlying district. Size of dwellings. Floor area and building height shall be as regulated in the underlying district.
- E. Site plan review.
  - 1. All proposals for development in the Riverfront Overlay District shall be accompanied by an approved site plan (as regulated under Article XX), which shall be reviewed according to its conformance with the above statements of intent. In addition to its standard requirements, the site plan shall specifically provide for the following:
    - (a) Soils: evaluate soil characteristics, including capabilities and limitations, with regard to such features as depth to bedrock, slope, soil stability, soil drainage and soil permeability.
    - (b) Geology: investigate the geological characteristics of the area and determine the effect of geological conditions on the proposed development.
    - (c) Hydrology: investigate the hydrological characteristics of the site and determine options and recommendations regarding the effect of hydrological conditions on the proposed development, with special regard to runoff, sedimentation and drainage systems.
    - (d) Erosion: establish vegetation sufficient to stabilize the soil on all disturbed areas as each stage of grading is completed in order to minimize water-runoff and soil-erosion, and comply with any stormwater pollution prevention plan submitted pursuant to §360-120D of this chapter.  
[Amended 12-27-2007 by L.L. No. 3-2007]
  - 2. Required plans. The following plans, as appropriate, shall accompany the site plan:
    - (a) Erosion control plans to be utilized both during and after construction, including a stormwater pollution prevention plan (SWPPP) if required for the proposed development under Article II of Chapter 143 of the Town Code, together with the recommendation of the Stormwater Management Officer to approve, approve with modifications, or disapprove the SWPPP pursuant to §143-5B of the Town Code.  
[Amended 12-27-2007 by L.L. No. 3-2007]

- (b) A plan for any proposed alterations to the natural character of the shoreline.
  - (c) The utilities plan, all utilities to be underground.
  - (d) An improved grading plan.
  - (e) A landscaping plan.
3. Required referrals. Any plans for development in the Riverfront Overlay District shall bear the comments of the Niagara County Soil and Water Conservation District or the Niagara County Soil Conservation Service prior to any Town approvals.
  4. If a stormwater pollution prevention plan (SWPPP) was submitted pursuant to §360-120 of this chapter, the proposal shall not be approved unless the proposal and SWPPP comply with the performance and design criteria and standards set forth in Article II of Chapter 143 of the Town Code.”

**r. §360-126 (B) shall be replaced in its entirety by the following:**

- “B. Unless otherwise provided by the Town Subdivision Law <sup>[1]</sup> or the provisions of this chapter, site plan review and site plan approval shall be required for the following:
- (1) Any specially permitted use in any district, except for:
    - (a) Special use permits where the site in question is already the subject of an approved site plan and no alteration of the building or site will occur.
  - (2) Any new or expanded use, or change in use, in any Business, Rural Business Rural Residential, Rural Residential Transition, Traditional Neighborhood Design, Industrial, or Overlay District, including the addition or modification of any accessory use not shown on an approved site plan, except where
    - (a) The site in question is already the subject of an approved site plan and no alteration of the building or site, or change in principal or accessory use is requested; or a 1 or 2 Family Home with associated accessory uses or
    - (b) The site in question is already the subject of an approved site plan and alteration of the building increasing the original gross floor area by less than 600 square feet is requested, and no additional site improvements (i.e., parking) are requested.
  - (3) Any use, or change in use, in any PDD or PUD District, except that such review shall be governed by the provisions of governing Planned Development Districts or PUD District rather than this article.
  - (4) Any modification in the use of non-single-residential-family-zoned property, whether or not subject to a prior site plan approval, where curb-cut and driveway locations, off-site parking, loading area, fencing, outdoor storage or landscaping will be altered.
  - (5) All new construction of multiple-family dwellings including conversions of existing buildings to multiple-family dwellings and adding dwelling units to existing multiple-family dwellings.

- (6) Any change in use or intensity of use which the Building Inspector determines will significantly impact the characteristics of the site in terms of parking, loading, access, drainage, utilities, traffic, or other environmental impact for any commercial, industrial or multifamily use.
- (7) Construction of any commercial docks, piers, launching ramp or structure in the Niagara River.
- (8) Any alteration of the site or building, (1) except for alteration of the building increasing the original gross floor area by less than 600 square feet is requested, except that once cumulative changes total at least 1,000 feet a site plan modification is required, or (2) alteration impacting only the height of the structure.
- (9) Any use involving outside storage, or expansion of outdoor storage areas, or movement of outside storage areas.
- (10) Any use involving construction or alteration of parking lots, drive-in or drive-through business facilities.
- (11) Any nonresidential use in a residential district. To include Farming Operations (Animal housing structures, Slaughter houses, Agritourism, Farm Markets, etc.)

[1] Editor's Note: See Ch. 306, Subdivision of Land.

**§360-185 shall be replaced in its entirety by the following.**

“§360-185 Accessory Uses and Structures.

- A. All accessory uses and structures shall observe the front yard requirements applicable to principal buildings in the district; no such uses or structures shall be placed in the minimum front yard.
- B. No detached structure shall be located less than five feet from any lot line; however, if the same is located less than 100 feet from the street line, the provisions of this chapter as to side yards shall apply thereto.
- C. All accessory uses and structures in residential districts shall observe a minimum five-foot rear yard setback. In all other districts, accessory uses and structures shall observe the rear yard setback for principal uses and structures in that district.
- D. There shall be no more than two accessory buildings per lot allowed in any residential district, except for the RR District. In the RR District, this restriction only applies to lots less than five acres in size.
- E. No accessory use or structure shall be allowed unless a principal use or structure already exists on the lot.”

## **Chapter 236 Noise**

### **236-2 Prohibitions**

#### **B.**

##### **(5)**

Construction: operating or permitting the operation of any tools or equipment used in construction, drilling, earthmoving, excavating or demolition work between the hours of 6:00 p.m. and 7:00 a.m. the following day on weekdays and before 8am and after 5pm Saturday or at any time on Sundays or legal holidays, except for:

##### **(a)**

Emergency work.

##### **(b)**

When it is the result of the operation of any said equipment by or for any municipal agency.

### **§ 236-4 Exceptions.**

The provisions of this chapter shall not apply to:

#### **J.**

Residential domestic power tools, lawn mowers and agricultural equipment, when operated with a muffler, between the hours of 8:00 a.m. and 8:00 p.m. on weekdays and 9:00 a.m. and 8:00 p.m. on weekends and legal holidays.

#### **K.**

The noise from residential home repair activity between the hours of 8:00 a.m. and 8:00 p.m. on weekdays and 9:00 a.m. and 8:00 p.m. on weekends and legal holidays.



March 19, 2026

Page 1 of 1

Dear Supervisor and Board Members,

At the 3/23/2026 Board meeting I will be asking your approval to process the following **2025** budget revisions:

1. This revision is requesting to move \$13,888.00 to the Police Contractual budget (B00-3120-0400-0000) with \$9,187.00 from the Insurance Recoveries revenue budget (B00-1000-2680-0000) and with \$4,701.00 from the Police Equipment budget (B00-3120-0200-0000) to cover accident repairs to two Police vehicles.
2. This revision is requesting to move \$28.00 to the Zoning Contractual budget (B00-8010-0400-0000) from the Zoning Personnel budget (B00-8010-0100-0000) to cover contractual expenses.
3. This revision is requesting to move \$22.00 to the Planning Contractual budget (B00-8020-0400-0000) from the Planning Personnel budget (B00-8020-0100-0000) to cover contractual expenses.

At the 3/23/2026 Board meeting I will be asking your approval to process the following **2026** budget revisions:

1. This revision is requesting to move \$7,251.00 to the Snow Removal Contractual budget (DB0-5142-0400-0000) from the General Repairs Contractual budget (DB0-5110-0400-0000) to cover road salt expense.
2. This revision is requesting to move \$8,500.00 to the Sewer Admin. Equipment budget (SS1-8110-0200-0000) from the Treatment & Disposal Equipment budget (SS1-8130-0200-0000) to cover equipment expenses.

Thank you,

Jacquie Agnello  
Director of Finance



GASB 74/75 ACTUARIAL VALUATION SERVICES  
Town of Lewiston

March 2026

Submitted by:

**Robert W. Webb**

Vice President & Actuary, FSA, EA, MAAA

USI Consulting Group

95 Glastonbury Boulevard, Suite 102

Glastonbury, CT 06033

p: 860.368.2920 | f: 610.537.1975

bob.webb@usi.com

[www.usicg.com](http://www.usicg.com) | [www.usi.com](http://www.usi.com)

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*We're the right team for the job. We listen to your needs and get to know you and your business thoroughly so we can be in the best position to advise you on critical challenges.*



Thank you for considering USI Consulting Group (USICG) as your consultant and actuary for your postretirement health & welfare benefit services, specifically GASB 75 actuarial valuations and financial statement disclosures. We are pleased to provide this proposal to the Town of Lewiston.

Our proposal details the various capabilities, technical knowledge, and experience of USICG. We are confident that we can offer practical and cost-effective ways to help you achieve your goals and objectives.

We have gained a reputation for providing cost-effective consulting and administrative solutions that meet our clients' benefit plan goals and objectives. Our client management process is cyclical and begins with understanding your objectives, developing solutions and action plans to meet those objectives, placing controls around solutions and plans, implementing them, and then measuring the results.

## CURRENT SITUATION






The Town of Lewiston provides postemployment health & welfare benefits for its current and future retirees, which includes 78 active employees and 52 retirees. The most recent valuation report provided financial information required under GAS 75 for the fiscal years ending in 2024 and 2025. GAS 74/75 requires that actuarial valuations be prepared biennially, so Town of Lewiston has requested a proposal for an Actuarial Valuation that will provide required financial information for the 2026 and 2027 fiscal years.

This proposal is for an Actuarial Valuation that will provide a report with estimated GAS 74/75 financial information for the fiscal years ending in 2026 and 2027. As discussed above, at the end of each fiscal year the financials may need to be updated to reflect the prevailing yield or index rate for 20-year, tax exempt general obligation municipal bonds as of the measurement date.

This proposal outlines the basis of our professional fees, describes the project phases, provides an approximate timetable for the completion of the project, and outlines a brief biography of the project management team that will be responsible for delivering the valuation. USICG is a corporation (incorporated in the State of Connecticut) and is a wholly owned subsidiary of USI Insurance Services, a private equity partner with KKR and CDPQ.

# ABOUT USI CONSULTING GROUP | SECTION II

USICG is USI's retirement consulting and benefits administration division, serving a national client base with offices across the country. Services include:

				
<p><b>Defined Contribution Consulting</b></p> <p>Wide range of solutions for plan sponsor retirement plan(s), including assistance with the selection and monitoring of investment lineups; providing quality plan design ideas, along with provider search, fee review/negotiation and non-qualified plan consulting</p>	<p><b>Direct Solutions*</b></p> <p>Fully bundled professional investment advisory services, open architecture investment model, expert plan administration and a comprehensive education platform. Designed to help employees save and invest for retirement, provide a cost-effective defined contribution plan, and help protect fiduciaries</p>	<p><b>Defined Benefit Solutions</b></p> <p>Full array of defined benefit solutions: from actuarial consulting to plan administration outsourcing, to risk management to annuity placement services</p>	<p><b>Investment Advisory Services**</b></p> <p>Independent and comprehensive advice from a highly qualified team of investment experts dedicated to empowering plan sponsors to meet their fiduciary responsibilities, investment, and business goals</p>	<p><b>Emerging Plan Solutions***</b></p> <p>Caters to the unique needs of retirement plans with assets between \$500k and \$5m. Designed to guide retirement plan trustees through complex regulatory requirements in order to meet their fiduciary obligations – with a focus on plan design, recordkeeper pricing and client advocacy</p>

\*Investment Advice to the plan provided by USI Advisors, Inc.† and securities offered through USI Securities, Inc.†

\*\*Investment Advice for institutional accounts provided by USI Advisors, Inc.†

\*\*\*Securities and Investment Advice offered by USI Securities, Inc.† Member FINRA/SIPC 860.652.3239.

†Affiliate of USI Consulting Group

- Leading middle market retirement consulting firm with:
  - **\$157M** in U.S. Revenue
  - Approximately **\$41.6B\*\*** in assets under advisement
- Top 10** retirement consulting firm measured by revenue and staff
- Consult with approximately **4,300\*\*\*** retirement plans
- Broad and deep knowledge based on the shared expertise and experience of **650** professionals located across the U.S.

\*Investment advice provided to the Plan by USI Advisors, Inc. | 1017.S0830.99095

\*\*Investment Advisory through USI Advisors, Inc. A federally registered investment advisor. (860.633.5283)

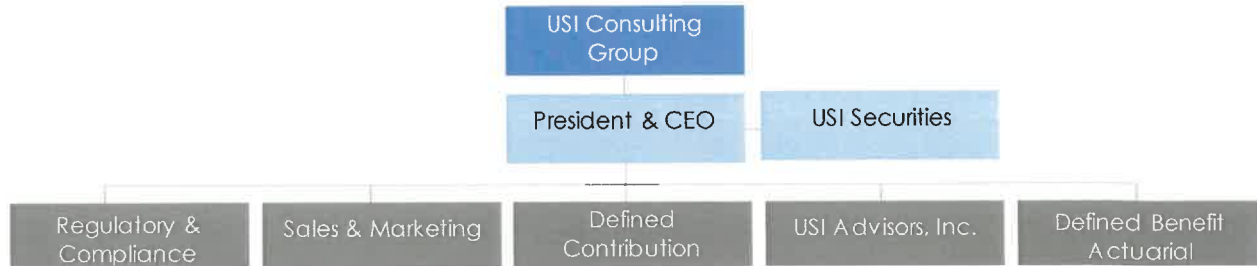
\*\*\*As of March 2024

Our staff includes top professionals with significant consulting, insurance, financial and accounting backgrounds including Actuaries, Consultants, Attorneys, CIMAs, CEBS and Benefit Plan Administrators. Founded in 1975, USICG is one of the country's leading consulting firms providing consulting and administrative services for over 3,800+ clients nationwide.

# ABOUT USI CONSULTING GROUP | SECTION II

Clients consist of not-for-profit, public, and private sector employers.

We are headquartered in Glastonbury, CT with over 30 Other Sales & Account Management Locations include:



## OUR PHILOSOPHY

We provide services that enable our clients to manage their benefit plans and, ultimately, their operations more effectively. We accomplish this by providing understandable and accurate consulting advice on a timely and cost-efficient basis.

Our promise to you is that our consulting and services will:

- Reflect the goals, objectives, and financial strategies of your organization
- Be empirically sound and easily understood by all stakeholders
- Focus not only on short-term financial considerations, but also on the true cost of a given benefit or funding vehicle over the long-term
- Serve as a catalyst and educational vehicle for helping you deal effectively with the evolving nature of employee benefits and the effects of those evolutionary trends on your benefit programs
- Assist in developing a conceptual framework for benefit decisions and ensure that a long-term strategic planning structure is in place, so there is adequate flexibility to weather changes in benefit delivery mechanisms and regulatory requirements
- Become an extension of your staff, so that benefits team and our consulting team work as one team to better manage your benefits programs.

To accomplish this, we encourage discussions about all aspects of employee benefits plan design, funding, and philosophies. Our approach requires more than technical skill. Rather, our designated consulting team is creative, innovative, sensitive to the client's culture and educated in the overall field of employee benefits plan management. We emphasize an understanding of how employee benefits affect the entire organization. This capability is part of what makes USI Consulting Group unique.

## ABOUT USI

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms, and individuals. Headquartered in Valhalla, New York, USI connects together over 8,000 industry leading professionals across more than 200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the [USI ONE Advantage®](#), an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts [best-in-class industry talent](#) with a long history of deep and continuing investment in our [local communities](#). For more information, visit [usi.com](#).

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- Over **\$2B** in U.S. Revenue
  - More than **100** years of brokerage experience through our acquired agencies
  - Broad and deep knowledge based on the shared expertise and experience of **8,000 +** professionals across industry verticals
    - Over **100,000** clients served across all lines of business with superior account service and targeted solutions
  - Proprietary Risk Management process, **USI ONE Advantage®**, delivers superior client solutions with financial impact
- 

## USI Brings National Capabilities & Local Expertise



Commercial  
P&C

Employee  
Benefits

Personal  
Risk

**Retirement  
Consulting**

## OUR STAFF

Our actuarial team is dedicated to meeting employers' OPEB financial needs including compliance with the accounting standards: GAS 75 and ASC 715-60/712-10. This dedicated group of associates provides actuarial and consulting services to our 900+ OPEB plans.

This focus on postretirement health & welfare gives us vast experience in all aspects of the required accounting and plan design issues. We have assisted almost all of our clients in some sort of sensitivity analysis or projection scenarios; each time delivering results with both fiscal and personnel issues in mind.

## GASB 74/75 SERVICES

We strongly believe that employers need to take a comprehensive approach to the planning of their retiree benefits. We use a multi-disciplinary team to assist employers with the management of their compliance and benefit needs.

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USI Consulting Group's actuarial team performs valuations of employer sponsored retiree health plans to meet financial accounting standards

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### GASB 74/75 Actuarial Valuation

The GASB 74/75 valuation is a liability and expense study and is the focus of this proposal. Even though the GASB standardized accounting is for retiree welfare benefit costs, employers maintain certain flexibility in recognizing these liabilities and reflecting their substantive benefit commitments to their retirees. The postretirement health & welfare valuation process will consist of:

#### 1. **Information Gathering**

- Terms of the plans you currently offer.
- Premiums or claims (depending on your funding arrangement) for each of your plans, as well as contribution amounts made by retirees.
- Demographic information on retirees and dependents currently covered by your plan(s), as well as the groups of active employees eligible for future coverage. We will outline for you in a letter, the data required to prepare your actuarial valuation.

#### 2. **Actuarial Assumptions**

- Actuarial assumptions are used for projecting payments and calculating expense and liability obligations.
- Assumptions required for valuing postretirement medical benefits fall into two groups:
  - > Demographic and economic assumptions
    - Interest/discount rates
    - Retirement, termination & mortality rates
- Assumptions unique to retiree medical
  - > Per capita claim cost rates
  - > Participation and contribution rates
  - > Spouse election assumptions

We will work with you to select a set of assumptions that reflect your organizations expected experience and that satisfy the requirements of GASB 74/75 and actuarial standards of practice.

### 3. *Postretirement health & welfare valuation report\**

The report will contain the following information:

- Explanation of the adopted GASB standards
- Executive Summary of key information
- Summary of plan-related liabilities separated as needed by:
  - > Active employees and retirees
  - > Separate enterprise funds, separate employee (or professional) groups
- Summary of fiduciary net position (if applicable)
- Total and Net OPEB Liability
- Description of actuarial assumptions and methodology used in the valuation
- Derivation of claim costs
- Summary of plan participant data
- Description of substantive plan provisions (participation requirements, eligibility for benefits, contribution structure, etc.)
- Glossary of valuation terms used
- Actuarial certification

*\* More or less detailed information can be provided in the report as desired by management.*

### GASB Disclosure Information

GASB 74/75 requires that certain information be disclosed in a footnote contained in an organization's annual report. Although, much of the information in the valuation will be usable in the end of year footnote, in most cases, the footnote cannot be finalized until the end of the fiscal year. We will issue an abbreviated report at the end of the year summarizing your disclosure information, incorporating actual fiscal year financial activity.

## ADDITIONAL CONSULTING SERVICES

### Plan Design Alternatives

We can assist in assessing whether your human resources objectives, as embodied in the plan, are consistent with your organization objectives. If this is not the case, we can examine plan options available to help align the plan with your objectives. We include the following steps in a typical design study:

- Determine your philosophy with respect to retiree benefits (e.g., what do you owe the retiree and what resources are you prepared to commit to retiree welfare?)
- Understand cost management problems and opportunities inherent in retiree plans and utilization experience
- Examine what has been promised in the past
- Determine active employees' retiree benefit expectations and needs with regard to retiree benefits
- Determine the extent, if any, which medical benefits should be integrated with pension benefits

- Investigate potential health cost management strategies and determine the effectiveness of current plan designs, while encouraging efficient use of the medical care system
- Consider alternate plan designs involving eligibility, benefits, contributions, etc.
- Model the effect of different plan designs on your liability

## Pre-Funding

We can assist you with a study of the financial alternatives, tax implications and the effect on operations of various approaches to pre-funding retiree welfare benefits.

## Modeling & Projections

To support your long-term planning, we can assist by providing what-if scenarios that incorporate both plan design and pre-funding alternatives. As we have with many clients, we can provide critical analysis for management of this obligation.

We employ a team approach to client service. This means that the consultants, administrators, actuaries, and other specialists working with you possess the experience and technical expertise to meet your objectives.

As your consultant, we combine the resources of our organization – our communications expertise, outsourcing services, and technology – to provide proactive, timely and accurate account service.

Based on our understanding of your needs, we anticipate that your project team will consist of the following individuals:

Core Service Team	
Bob Webb, FSA, EA, MAAA	Supervising Actuary
Adeniyi Olaiya, ASA, FCA, MAAA	Actuary & Project Manager
Denise James, ASA, MAAA	Senior Actuarial Consultant & Actuary
Tammy Cooke	Actuarial Consultant
John Sheaves	Actuarial Consultant

### **Robert W. Webb, FSA, EA, MAAA**

Bob Webb is a Vice President and Actuary in USI Consulting Group’s defined benefit department. Bob manages the OPEB department, which consults on retiree welfare plans for approximately 200 clients. Bob has more than 30 years of experience in the retirement field, including over 20 years as a consultant. His experience in the retiree welfare area includes plan design and pricing, assisting employers in meeting the accounting requirements (GAS & FAS) of OPEB plans, as well as mitigating the impact of the statement on profit and loss, and consulting with clients in the financing and funding of their retiree welfare benefit plans. Prior to joining USI Consulting Group, Bob served as a benefit consultant, specializing in retirement programs, for leading insurance and benefit consulting companies.

Bob graduated from Hamilton College with a B.A. degree in Mathematics. He is a Fellow of the Society of Actuaries, an Enrolled Actuary under ERISA, and a member of the American Academy of Actuaries.

### **Adeniyi Olaiya , ASA, FCA, MAAA**

Adeniyi Olaiya is the Associate Vice President and Actuary in USI Consulting Group’s OPEB Department, which consults on health benefit and retiree welfare plans for approximately 200+ clients. Prior to joining USI Consulting Group, Adeniyi worked as an Actuarial Manager with a major managed care carrier in the Northeast region. His professional experience includes ASC 715-60 (formerly FAS106 and FAS 158) and GASB 74 and 75 Valuations as well as Life Insurance Valuation and Group Life and Health Care reserving and pricing. In addition to performing OPEB Valuations, Adeniyi assists the practice leader with the actuarial assumption studies, morbidity studies, plan design and pricing, cash flow projections, plan comparison studies and also provides actuarial support to USI Employee Benefits Brokers and Consultants.

Adeniyi is a graduate of the University of the West Indies with a degree in Applied Physics and is currently an Associate Member of the Society Actuaries, Member of the American Academy of Actuaries, Member of the Conference of Consulting Actuaries and sits on the program committee of the Actuaries Club of Hartford and Springfield and the Retiree Benefits (Health) sub-committee of the American Academy of Actuaries.

### Denise James, ASA, MAAA

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Denise James is a Senior Actuarial Consultant and Actuary in USI Consulting Group's OPEB department, which consults on retiree welfare plans for approximately 200 clients. She joined USI Consulting Group in 2011 and provides actuarial support for several OPEB clients.

Denise is a graduate of The University of Connecticut with a B.A. degree in Mathematics and Actuarial Science. She is an Associate Member of the Society of Actuaries and a member of the American Academy of Actuaries.

### Tammy Cooke

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Tammy Cooke is a Senior Actuarial Consultant in USI Consulting Group's OPEB department, which consults on retiree welfare plans, other than pensions, for approximately 200 clients. Tammy has been performing OPEB (FAS 106 and GAS 74/75) valuation calculations for over 20 years. Her experience in the retiree welfare area includes client specific data gathering, reconciliation and database maintenance; analysis and consulting of historical claim costs, actuarial assumption studies and benefit plans for claims cost forecasting; projection and reconciliation of projected employers' OPEB liability. Tammy serves as project manager for 70 clients and assists the consulting actuarial Practice Leader by performing non-standard actuarial projects. Prior to joining USI Consulting Group, Tammy worked at a large insurance company in the benefits consulting business unit, performing client benefit plan consulting and FAS 106 valuations.

Tammy is a graduate of Lyndon State College in Lyndonville, VT with a B.S. degree in Executive Administration, and also holds a B.S. degree in Business Administration from Teikyo Post University in Waterbury, CT.

### John Sheaves

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John Sheaves is an Actuarial Consultant in USI Consulting Group's OPEB department, which consults on retiree welfare plans for approximately 200 clients. He joined USI Consulting Group in 2009 and provides actuarial support for several defined benefit clients.

John is a graduate of Central Connecticut State University with a B. A. degree in Mathematics and Actuarial Science.

# TIMETABLE AND PROFESSIONAL FEES | SECTION V

Below is an estimate of the time frame to perform your valuation. This time frame is our standard schedule. We can generally be flexible in our scheduling to meet your specific needs.

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
Determine with you, the precise scope of the study, affected groups of employees and the plan of benefits for each	Collection of data for groupings identified in Step 1. Determine, with management, assumptions appropriate for the projection of the liability	Actuarial projection of future liabilities for current and future retirees. Evaluation of the impact of GASB requirements on your financial statements	Preparation of the report	Formal presentation of the Study at a meeting with your management, upon request
TIME FRAME	TIME FRAME	TIME FRAME	TIME FRAME	TIME FRAME
2 Weeks	2 – 4 Weeks	4 Weeks upon receipt of all necessary data	2 Weeks	TBD

The costs associated with the valuation reflect the number of participants involved and the complexity of the plans. Based on the project described in this proposal, our fees are estimated below. However, if the scope of the project is expanded, we will provide fee estimates before we continue. Our standard policy requires that 50% of the estimated fee is payable at the start of the project and the balance upon completion. We would be happy to discuss alternative billing arrangements to suit your needs. The fees set forth are good for a 60-day period.

SERVICE	FEES	OTHER CHARGES
BIENNIAL GAS 74/75 VALUATION AND REPORT	\$ 4,350	
FYE 2026 DISCLOSURE	\$ 900	
FYE 2027 DISCLOSURE	\$ 900	

*Please note: Fees for studies concerning plan design alternatives or pre-funding, as well as other special projects, will be billed at our regular hourly rate.*

# SERVICE ENGAGEMENT AGREEMENT | SECTION VI

The following outlines the provisions of the Service Agreement between USI Consulting Group and The Town of Lewiston

USI Consulting Group agrees to prepare a full valuation of post-retirement welfare benefits including determination of The Town of Lewiston's Annual Cost and liabilities that meet the requirements of GASB Statement No. 74 and 75.

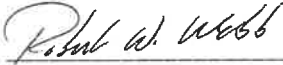
The Town of Lewiston agrees to pay USI Consulting Group for these services on the following basis:

		Anticipated Year of Billing
BIENNIAL GAS 74/75 VALUATION AND REPORT	\$ 4,350	FYE 2026
FY 2026 DISCLOSURE	\$ 900	FYE 2027
FY 2027 DISCLOSURE	\$ 900	FYE 2028

Additional projects, including estimates of the effects of plan changes, will be billed at our blended hourly rate of \$385 per hour. Any additional fees will be discussed with you prior to the commencement of the work.

These fees are payable annually in two increments of 50% of the expected fees: one at service commencement and the other upon service completion.

This fee quote is good for a 60-day period beginning with the date of this agreement.

  
\_\_\_\_\_  
Robert W. Webb  
Vice President & Actuary  
USI Consulting Group

3/6/2026  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Town of Lewiston

\_\_\_\_\_  
Date

## Tamara Burns

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**From:** Melinda Olick  
**Sent:** Friday, March 6, 2026 2:15 PM  
**To:** Tamara Burns; Steve Broderick; Sarah Waechter  
**Cc:** Natalie Soffritti; Amy Smith  
**Subject:** Michael Game Seasonal Hire for Senior Center

Hello everyone,

Could we please add to the Agenda for the Town Board meeting on March 23, 2026, hiring Michael Game as our Seasonal Laborer for the Senior Center.

This is a Seasonal 6-month position, not to exceed 20 hours per week at the rate of \$16.80 per hour.

Please let me know if anyone has any questions.

Thank you,

Melinda