



The 2025 Legislative Session

BY NEAH M. SCOTT, LEGISLATIVE COUNSEL

The 2025 legislative session starts on February 4, 2025, and must end on or before May 19, 2025. Improvements and funding for public safety and mental health will likely be legislative priorities, along with possibly changing the way that K12 schools are funded. As always, the budgets will be a major focus during the session, especially as revenues are declining and the influx of federal monies has dried up.

As mentioned in previous *Advisor* articles, PEEHIP is requesting a large increase in the employer contribution, approximately \$124 million, to address funding shortfalls due to federal changes for Medicare Advantage plans, which PEEHIP employs for its Medicare-eligible retirees. This is a large request, especially considering the declining revenues in the Education Trust Fund. At the same time, the employer contribution rates for ERS and TRS are also increasing. It is very important that these requests are fully funded to ensure that your benefits are protected. Make sure to let your legislator know that this is important to you!

Once the session begins, the RSA provides weekly legislative updates regarding legislation that will impact the RSA, PEEHIP, and its members. You can check out these updates on our website at www.rsa-al.gov/about-rsa/legislation/. ●

Is Tourism Important? It Sure Is!

EDITORIAL

Nearly 29 million people vacationed at Alabama's beaches, hotels, campgrounds, and state parks, more than five times the state's population. The Alabama Department of Tourism reports that 72% of visitors chose Baldwin, Jefferson, Mobile, Madison, and Montgomery counties as the state's top five destinations. Baldwin County had a total number of 8.3 million visitors, while Jefferson, Mobile, and Madison counties saw at least 3.3 million visitors. Montgomery County saw 1.5 million visitors.

The state set a new record with travelers spending \$24.2 billion in a single year, with the state directly earning \$4.3 billion. When the Robert Trent Jones Golf Trail started in the late 1990s, tourism was only a \$1.8 billion industry.

Gov. Kay Ivey says the tourism industry has helped create 245,500 jobs, with 11% of them directly or indirectly attributable to travel and tourism.

The Alabama Department of Tourism will hopefully set new records by the end of 2025. ●

Analysis of RSA's Key Metrics (1973-2024)

BY MARK FAGAN

This analysis examines the RSA's main quantifiable measures that track and evaluate performance and help determine the RSA's funded ratio. Changes are presented for the RSA's membership, contributions, investment income, total income, benefits paid, and invested assets **from 1973-2024**. It is in nominal dollars (not adjusted for inflation) and not an accounting or actuarial analysis. This analysis is based on the detailed RSA Annual Reports. This report does not cover the Judicial Retirement Fund of \$1.24 billion.

The RSA's number of total members increased from 112,000 for 1973 to 400,000 for 2024. The RSA's key metrics showed high percentage increases **from 1973-2024** on membership entities (215%), active members (139%), retired members (1,024%), and total members (257%). The amount of the RSA's total contributions increased from \$90 million for 1973 to \$2.79 billion for 2024, but the benefits paid increased from \$40 million in 1973 to \$4.1 billion for 2024. The RSA's investment income increased from \$33 million in 1973 to \$8.70 billion for

2024, while total income increased from \$123 million for 1973 to \$11.5 billion in 2024. The amount of the RSA's invested assets increased from \$460 million for 1973 to \$48.8 billion for 2024. The RSA's investment income, total income, and assets invested fluctuated each year due to cyclical changes in the economy and capital markets.

The RSA is a defined benefit pension plan and each plan's total income (contributions plus investment income) must be

Analysis of RSA's Key Metrics (1973-2024)

continued from page one

greater than benefits paid to increase the amount of assets invested. The RSA's total income **from 1973-2024** (\$124.95 billion) included 43% from contributions (\$53.60 billion) and 57% from investment income (\$71.35 billion). **From 1973-2024**, the RSA's investment income covered all but \$2.6 billion of the \$73.93 billion benefits paid. The RSA's total income (\$125.56 billion) exceeded benefits paid by \$51.63

billion which allowed the amount of assets invested to increase from \$460 million for 1973 to \$48.8 billion for 2024.

The RSA's ratio of active members to each retired member decreased 79% from 6.49 for 1973 to 1.38 for 2024. The continually decreasing number of active members (basis for contributions) per retired member (benefits paid) means increased contributions and investment income

are needed to pay benefits and prevent decreases in assets invested. **From 1973-2024**, the RSA total contributions as a percentage of total income **decreased 67%** (61% for employee contributions and 70% for employer contributions). Investment income as a percentage of total income **increased 181%**. ●

THE RSA MEMBERS, CONTRIBUTIONS, INVESTMENT INCOME, TOTAL REVENUE, BENEFITS PAID, AND INVESTED ASSETS FROM 1973-2024 (M=Million, B=Billion)

	1973	2024	Increase from 1973 to 2024	% Change from 1973 to 2024	1973-2024 Totals
Membership Entities	399	1,257	858	215%	
Active Members	97,002	231,864	134,862	139%	
Retired Members	14,936	167,817	152,881	1,024%	
Total Members	111,938	399,681	287,743	257%	
Employee Contributions	\$28 M	\$993 M	\$965 M		\$20.09 B
Employer Contributions	\$62 M	\$1.75 B	\$1.69 B		\$33.51 B
Investment Income	\$33 M	\$8.70 B	\$8.67 B		\$71.35 B
Total Income	\$123 M	\$11.5 B	\$11.38 B		\$124.95 B
Benefits Paid	\$40 M	\$4.1 B	\$4.06 B		\$73.93 B
Total Income minus Benefits Paid	\$83 M	\$7.4 B	\$7.32 B		\$51.63 B
Assets Invested	\$460 M	\$48.8 B	\$48.3 B		\$48.8 B
Active Members per Retired Member	6.49	1.38	-5.11	-79%	

Victims of Crime and Leniency (VOCAL)

Victims of crime do not belong to any one socioeconomic class of citizens. Crime victims do not belong to one race, religion, or sex. You can be a victim of a crime if you are young, old, employed, unemployed, or retired. Crime affects every citizen, either by being an actual victim of a crime, a family member of a crime victim, or the costs to society at the loss of human life, injury to persons, and stolen and damaged property.

VOCAL – Victims of Crime and Leniency – is a non-profit organization established in 1982 to assist victims of crimes and their families as they travel through a criminal justice system that is foreign to them and not a road they sought to travel. VOCAL's founder was Miriam Shehane, who became involved in the criminal justice system after her daughter, Quenette Shehane, was brutally murdered in Birmingham in 1976. Miriam found that

the justice system had no place for victims in it, and she took on a lifelong mission to change that for others.

In 1976, Miriam learned that victims and their families had no right to be present in the courtroom during hearings or trials. She also found that there was no requirement that victims or their families be contacted about those hearings and trials or to be contacted for parole hearings for convicted inmates. Miriam organized other survivors to join her efforts to have legislation passed that would address the rights of crime victims. The Courtroom Attendance Act and the Parole Notification Bill were passed in 1983. Due to the efforts of Miriam and VOCAL, the rights of victims or their families to be present and notified are now enshrined in the Alabama Constitution: “§ 6.01. Basic rights for crime victims: (a) Crime victims, as defined by law or their

lawful representatives, including the next of kin of homicide victims, are entitled to the right to be informed, to be present, and to be heard when authorized, at all crucial stages of criminal proceedings, to the extent that these rights do not interfere with the constitutional rights of the person accused of committing the crime.”

In the three reported quarters of 2023 – 2024, VOCAL had contact with 1,341 individuals to provide services. Of those, 585, or nearly 44%, were aged 60 and over. VOCAL's victims' advocates assist individuals by attending trials and hearings with them, advocate against the release of inmates or the pardoning of convicted criminals in parole/pardon hearings, and assist individuals with information, support, and referrals based on their individual needs. On average, over 500 letters

Alabama Success Story

Alabama State Parks – A Success Story of Natural Beauty and Community in Alabama

From the Gulf Coast shores to Appalachian Mountain peaks, Alabama State Parks offer one-of-a-kind opportunities to celebrate nature, recreation, and community. As a travel destination of choice for millions, traveling to each park is truly an experience in what makes Alabama “the beautiful.”

With scenic views and lodging opportunities from cabin vacations to camping, glamping, and hotel-style lodging, guests may come for a proverbial walk in the park – but they choose to stay, play, and explore for that and so much more!

The Alabama State Parks Division’s mission is to preserve natural areas, provide top-notch recreational facilities, and promote environmental education – and the system is thriving. In the last year alone, Alabama State Parks welcomed over 6 million guests, demonstrating how much visitors from around the state and nation enjoy the parks.

As a premier destination for outdoor enthusiasts and those taking a break from the day-to-day grind, the Alabama State Parks Division strategically focuses on facility upgrades, new programs, and ease in the guest reservation experience. **The Plan Your Adventure Online Portal at Alapark.com** guides guests through road trip planning from start to finish.

Alabama State Parks span the entire state! No matter where you are, you are never more than 60 minutes from an Alabama State Park! Simply select your location of choice and learn more about each park at Alapark.com. We also invite you to follow Alabama State Parks and each of our parks on Facebook and Instagram. Now, meet the parks by region:



NORTH ALABAMA PARKS

- Buck’s Pocket State Park – Grove Oak, AL
- Cathedral Caverns State Park – Woodville, AL
- DeSoto State Park – Fort Payne, AL
- Joe Wheeler State Park – Rogersville, AL
- Lake Guntersville State Park – Guntersville, AL
- Lake Lurleen State Park – Coker, AL
- Monte Sano State Park – Huntsville, AL
- Rickwood State Park – Warrior, AL

CENTRAL ALABAMA PARKS

- Cheaha State Park – Delta, AL
- Oak Mountain State Park – Pelham, AL
- Wind Creek State Park – Alexander City, AL

SOUTH ALABAMA PARKS

- Blue Springs State Park – Clio, AL
- Chewacla State Park – Auburn, AL
- Frank Jackson State Park – Opp, AL
- Gulf State Park – Gulf Shores, AL
- Lakepoint State Park – Eufaula, AL
- Meaher State Park – Spanish Fort, AL
- Roland Cooper State Park – Camden, AL

Alabama State Parks continue to evolve with ongoing renovations and new projects to enhance guest experiences. The dedication of park team members and community partners ensures that even more people will be able to discover the wonder of Alabama State Parks. The future looks bright for outdoor recreation, conservation, and tourism in Alabama – and we can’t wait to see you at the parks soon.

Whether you’re seeking a peaceful escape into nature or an action-packed adventure, you’ll find your perfect fit in our parks. With stunning landscapes, rich history, and a firm commitment to community, the parks are a true testament to Alabama’s natural beauty and hospitality. Make your way to the “Plan Your Adventure Online” portal at Alapark.com and come see why so many choose Alabama State Parks as their travel destination of choice!

This is a series of articles about Alabama Success Stories. Please let us know if you have a similar success story you would like to share with the RSA membership. You may contact us at communication.correspondences@rsa-al.gov.



Annual Report Available

The 2024 RSA Annual Report is available on the RSA website at www.rsa-al.gov/about-rsa/publications/annual-report/.

Limited printed copies are available. Call 334.517.7000 or write: Annual Report, P.O. Box 302150, Montgomery, AL 36130-2150

Start Planning Your Getaways at RSA's Outstanding Hotels, Spas, and RTJ Golf



Member Hotel
Discounts Webpage

RETIREMENT SYSTEMS OF ALABAMA
201 SOUTH UNION STREET
P.O. BOX 302150
MONTGOMERY, ALABAMA 36130-2150

PRSR STD
U.S. POSTAGE
PAID
MONTGOMERY, AL
PERMIT NO. 402

ENJOY YOUR WINTER/SPRING A Special Deal FOR RSA MEMBERS

The Battle House,

A Renaissance Hotel \$129

- February 2-4, 8-10, 16-18, 23-25
- March 5-7, 9-11, 16-18, 29-31
- April 1-3, 12-14, 17-19, 27-30

The Battle House RSA Spa Package \$244

- February 3-4, 10, 17-18, 24-25
- March 5, 10-11, 17-18, 31 • April 1-2, 14, 28-30

Riverview Plaza \$119

- February 2-4, 8-10, 16-18, 23-25
- March 5-13, 30-31 • April 12-14, 18-20, 27-30

Grand Hotel \$137 (plus a 15% resort fee)

- February 9-10, 17-18, 23-24
- March 4-5, 12-13, 23-24 • April 1-2, 6-8

Grand Hotel RSA Golf Package \$209 (plus a 15% resort fee)

- February 9-10, 17-18, 23-24
- March 4-5, 12-13, 23-24 • April 1-2, 6-8

Grand Hotel RSA Spa Package \$285 (plus a 15% resort fee)

- February 9-10, 17-18, 23-24
- March 4-5, 12-13, 23-24 • April 1-2, 6-8

The Marriott Shoals Hotel & Spa converted within the Marriott family to the Renaissance Shoals Resort & Spa on January 15th.

Renaissance Shoals \$119

- February 2-3, 9-10, 16-17
- March 2-5, 9-10, 16, 23, 29-31
- April 6, 13-14, 20-21, 27-28

Renaissance Shoals RSA Spa Package \$229

- February 2, 9, 16, 20 • March 2, 4, 16, 23, 29, 31
- April 6, 13-14, 20-21, 27-28

Renaissance Ross Bridge \$129

- February 1-2, 5, 8-9, 16-17, 27
- March 1-2, 5-6, 9, 12-13, 23, 30-31
- April 7-8, 13, 18-20, 27

Renaissance Ross Bridge RSA Spa Package \$260

- February 5, 27 • March 5, 12 • April 7-8

Auburn/Opelika Marriott Resort \$119 (plus a 10% resort fee) Web reservation will show \$144, including \$25 resort fee. Guest will only be charged RSA rate at checkout.

- February 2-4, 9-11, 17-19
- March 16-19, 23-24, 30-31
- April 1-2, 14-15, 20-22

Auburn/Opelika Marriott Resort RSA Spa Package \$234 (plus a 10% resort fee)

- February 2-3, 9-10, 17-19 • March 16, 19, 23, 30
- April 1-2, 14-15, 20-21

Prattville Marriott \$109

- February 1-3, 7-9, 23, 25-27
- March 2-3, 23-24, 30-31
- April 6-7, 13, 18-20, 27

Renaissance Montgomery \$129

- February 2-3, 13-16, 21-23
- March 1-2, 24-26, 30-31
- April 1-3, 5-6, 18-20

Renaissance Montgomery RSA Spa Package \$244

- February 13-16, 21-22 • March 1, 24-26
- April 1-3, 5, 18-19

*Proof of membership may be required.
Rates available the 1st of the month and
are not applicable to groups.*

Corporate/Promotional Code: R2A
on www.rsa-al.gov
Book Online and Save RSA \$4.

Victims of Crime and Leniency

continued from page two

of parole protest are written each year. VOCAL's advocates appear at parole/pardon hearings every day the Parole Board meets to protest in cases where a violent crime – murder, manslaughter, assaults, robbery, rape, sodomy, sexual abuse of a child, possession and distribution of child pornography – was committed or a person was either harmed or threatened to be harmed.

VOCAL also makes presentations regarding victim advocacy to groups and organizations on how they may effectively help crime victims. In 2023 – 2024, VOCAL staff members presented a class on advocacy for crime victims to over 300 hundred law enforcement cadets at police academies across Alabama to inform incoming police officers of the nature of victim advocacy. Additionally, each year during Crime Victims' Awareness Month in April, VOCAL hosts a candlelight vigil for victims of crime and their families in Montgomery and participates in events across the state that recognize crime victims' courage and resilience.

VOCAL conducts these activities on behalf of crime victims throughout Alabama. If you need assistance from VOCAL, wish to volunteer your time and abilities, or wish to make a donation, please contact Executive Director Wanda Miller at wmiller@vocalonline.org or visit vocalonline.org for more information. ●

FOLLOW US

X @RSAALGOV



CEO

David G. Bronner

Deputy Director – Administration

Jo Moore

Deputy Director – Investments

Marc Green

Executives

Communications

Deborah J. Kirk

Chief Accountant & Financial Officer

Diane E. Scott

Employees' & Judicial Retirement

William F. Kelley, Jr.

Employer Services

Margaret B. Sellars

Field Services

Christopher C. Gallup

Information Technology Services

Michael T. Baker

General Counsel

Jared H. Morris

Legislative Counsel

Neah M. Scott

Member Services

Penny K. Wilson

PEEHIP

J. David Wales

RSA-1

Rhonda H. Peters

Teachers' Retirement

Valerie Y. Summers

The Retirement Systems of Alabama

201 South Union Street

P.O. Box 302150

Montgomery, Alabama 36130-2150

Phone: 334.517.7000

877.517.0020

RSA Website: www.rsa-al.gov