

April 6, 2026

SENT VIA EMAIL

Florida Department of Management Services
mpf@dms.myflorida.com
local_ret@dms.myflorida.com

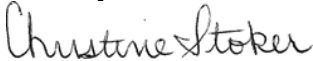
RE: City of Cape Coral Municipal Firefighters' Retirement Plan – Declaration of Returns

To Whom It May Concern:

On February 24, 2026, the Board of Trustees of the City of Cape Coral Municipal Firefighters' Retirement Plan, based on the advice of its investment consultant and actuary, determined that the total expected annual rate of investment return for the fund for the next year, the next several years, and the long-term thereafter, shall be 6.75%, net of investment related expenses.

This determination is made in accordance with Section 112.661(9), Florida Statutes.

Thank you,



Christine Stoker
Plan Administrator

Cc: Bonni Jensen, Attorney
Doug Lozen, Actuary
Mark Mason, Finance Director