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John Garrett is a consulting actuary with Cavanaugh Macdonald Consulting, LLC and a principal of the firm. He has been providing actuarial valuation and consulting services to the retirement and OPEB systems covering state and local government employees for nearly 30 years. Garrett's expertise covers all areas of public sector benefit consulting including plan design, legislative impact analysis, asset/liability models, deferred retirement option plans (DROPs), partial lump-sum options (PLOPs) and working after retirement (WAR). He holds a master's degree in actuarial science from Georgia State University, is an associate of the Society of Actuaries, a member of the American Academy of Actuaries and a fellow of the Conference of Consulting Actuaries. Prior to becoming an actuary, Garrett served as an attack helicopter pilot in the U.S. Army.