From: luke Duffy < lukeduffy 57@hotmail.com> Sent: Tuesday, April 30, 2019 10:02 AM

To: Rep. Chuck Kopp < Rep. Chuck. Kopp@akleg.gov>

Subject: HB 79

Good Evening,

My name is Luke Duffy. I am writing you this email concerning HB 79. I was born and raised here in Anchorage, Alaska. I have been with the Anchorage Fire Department since 2015. A little about my journey. After college I started teaching in Anchorage at Service High School In 2004. I was fortunate to barely sneak into the TRS tier 2 defined benefit system. I am also fortunate to be vested in this system. My monthly pension will be small due to lack of longevity in the TRS. I began testing for the Anchorage Fire Department In 2005. I continued to test until finally getting hired in 2015. I am currently in the PRS tier 4 defined contribution.

I probably will never leave anchorage. I have a wife and 3 kids and all of our families or here. I have had several conversations though with my wife about moving to a fire department in Washington or Idaho specifically because they have a pension system. Many of my friends have left AFD to outside departments.

I have always been interested in helping people and to make a positive impact on people's lives. This is why originally I got into teaching and coaching. When I was ready for a change I finally was able to get into the AFD. As an employee of public safety. I feel there should be a pension system. I believe HB 79 is a good solution to getting a defined benefit back into public safety.

We have a opportunity to do this and to do it right and responsible.

Currently the Tier IV is an inadequate retirement system. I am 41 years old and will be working well into my 60's to help provide for my family with this current system. It's time to make a change for our public safety employees.

Please consider supporting HB 79

Thank you for your time and support

Luke Duffy