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Representative Andy Josephson State Capital Juneau AK, 99801

Dear Representatives,

I am emailing you to inform you of my support of HB55. I am in the PERS Tier 4 system, and have been for quite some time. I work for The Anchorage Fire Department, and have been with the department for 9 years. Prior to the AFD I worked multiple jobs, to include construction, private ambulance, and part time for the Mat-Su EMS system.

It was a near lifelong dream of mine to work for this department. I love Alaska, and had no desire to live anywhere else. It took me nearly 10 years of testing before my dream was realized and an offer of employment was made. I accepted the offer without hesitation. However, had I known then what I know now, I would not have accepted. I accepted the position without understanding the way Alaska's "retirement system" worked. I now understand that if I am to continue here with The AFD, that a second career will be required when I retire. I am the sole provider in a household that consists of my wife and I, in addition to five children.

This is important enough to me that I have actively been seeking employment outside of Alaska with departments that offer a defined benefit retirement plan. In fact, the only reason I have not left at this point despite the multiple chances is because of my foster daughter. We are waiting for her adoption to be finalized before I lateral to another organization outside of Alaska. I can also say, I am not the only one who is considering these options.

This is not what I want to do; I love Alaska. Alaska is my home. Alaska is where I live, where my children were born, where I met the love of my life and made her my wife. I

do not want to leave. However, unless this current retirement system is fixed, I feel that I will need to in order to ensure my future financial stability as I get older. I feel that HB55 is the best option to address this problem. This is the best option to retain public safety members and to encourage recruitment to this wonderful and amazing state.

Please consider the benefits HB55 will offer to not only employees, but to the state as well. Thank you for your time.

Respectfully,

John Saari