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March 20, 2025

Sen Bill Wielechowski  
Alaska Legislature  
Juneau, AK 99801

RE: SB21 Support

Dear Sen Wielechowski:

AARP supports the creation of a public-private retirement savings option that allows Alaska workers to save their own money for the future. Today, nearly half of Alaska private-sector workers, especially those employed by small businesses, don't have access to a retirement savings account at work —leaving them unprepared for the future. We know that Americans are 15 times more likely to save for the future if they can do so out of their regular paycheck. Only 5% of people save for retirement on their own without a workplace savings option. Work and Save will give all Alaska workers the opportunity to save their own money for retirement.

Without retirement accounts, Alaskans rely even more on Social Security for financial security. However, Social Security alone is not enough for them to depend on as a sole source of retirement income: The average Social Security benefits for a 65+ Alaska family are about \$17,800 per year, while average spending totals \$21,000 per year for food, utilities, and health care alone. Offering employees a simple way to save means fewer Alaskans will need to rely on public assistance programs in retirement.

Alaska small business owners want this. More than 7 in 10 AK small businesses AARP surveyed support a public-private retirement savings option ([aarp.org/AKWorkandSave](http://aarp.org/AKWorkandSave)). Work & Save will help small businesses compete with larger employers' benefits packages, enabling them to hire and keep valuable employees.

**AARP Alaska supports SB21 to give all Alaskan workers the opportunity to save for retirement at work.** On behalf of the fastest growing senior population per capita in the nation and our 77,000 AARP Alaska members, and for the benefit of all Alaskans, we thank you for your leadership on this important issue for all Alaskans.

Respectfully, Marge Stoneking  
Advocacy Director, AARP Alaska



# John Weddleton

9836 Reliance Drive  
Anchorage, Alaska 99507

907-770-0685  
john@weddleton.com

March 20, 2025

Dear Alaska Legislator,

I like the Work & Save program.

BOSCO'S celebrates 40 years in 2024! We've done a lot of things right, but I've missed some things, too.

I never expected to have staff stick around for decades. Now that many have, they are closer to retirement than to the beginning of their careers. I worry they don't have money stashed away to get them through their golden years. I see now that I missed setting up some kind of retirement savings program.

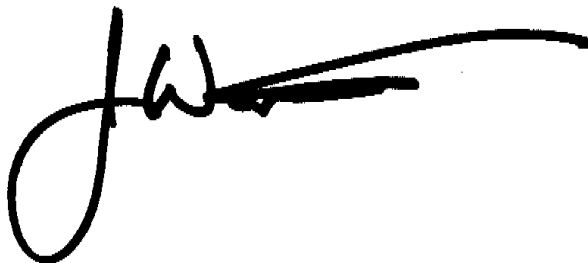
Like most small business owners, I want to provide benefits to my staff, but it's difficult to do that with all the claims to my attention in the barely controlled chaos. The costs and time to set up a retirement plan left it low on the to-do list. If it were easier, my business would have a plan and my staff would be better off for it.

The Work & Save program puts a retirement plan on a platter making it super easy for me to implement and for my staff to take advantage. It's a little late for my older staff but all the new folks coming up will really appreciate this benefit.

Implementing the business side of the program looks straight forward. The proposal keeps things simple. That is really important. We use Quick Books for payroll and it can handle benefit programs like Work & Save. If there is a drawback, it is not allowing an employer match.

Work & Save will help my business and I expect thousands of other small businesses in Alaska. I ask you to support it.

Thank you,

A handwritten signature in black ink, appearing to read 'John Weddleton', with a long horizontal flourish extending to the right.

Tammy Anderson  
Homer Art and Frame  
4001 Lake St. #3, Homer, AK 99603

My name is Tammy Anderson and I am the owner of Homer Art and Frame in Homer. I am writing in support of the Alaska Work and Save bill.

Homer Art and Frame has been serving the Kenai Peninsula with a wide selection of fine art and craft supplies, as well as premier custom framing services, since 2011. We are incredibly fortunate that our artistically diverse community can support a business like ours, but the size of the communities we serve does mean that we are operating on a thin margin most of the time.

As a business owner with four part time employees, I want to give them as many benefits as possible, but it's difficult to do that. The costs and the time to get a plan set up for my business is too much. It should be easier. Not offering retirement benefits hurts my chances to recruit and retain employees and makes it hard to compete with bigger companies who can offer benefits. This makes it hard for my business to find and retain top talent that would help my business grow.

I urge you to pass Alaska Work and Save so that small businesses like mine can level the playing field and grow our businesses.

Thank you,

Tammy Anderson  
Owner  
Homer Art and Frame

Melissa Ford  
MK Property LLC  
PO Box 1052  
Nome AK 99762

My name is Melissa Ford and I am the owner of MK Property, dba Nome Sweet Homes in Nome Alaska. I am writing in support of the Alaska Work and Save bill.

We have been in business since 2007. We support our community with financial input and volunteer hours. All our employees vote.

As a business with 4 employees, I want to give them as many benefits as possible, but it's difficult to do that. The costs and the time to get a plan set up for my business is too much. It should be easier. Not offering retirement benefits hurts my chances to recruit and retain employees and makes hard to compete with bigger companies who can offer benefits. This makes it hard for my business to find and retain top talent that would help my business grow.

Alaska Work and Save is exactly the type of retirement savings option that would work for our business. It would not only help me compete in an already tight labor market but it would also allow my employees to save for their futures. Small businesses are like families, we take care of our employees in ways that larger businesses don't always do.

I urge you to pass Alaska Work and Save so that small businesses like mine can level the playing field and grow our businesses. I would love to hire more people, but it's hard to compete with the larger companies who can offer better retirement plans.

Thank you,

Melissa Ford  
PO Box 1052  
Nome AK 99762

Stefan Zijlstra  
Scooper Trooper, LLC  
PO Box 113221  
Anchorage, AK 99511-3221

My name is Stefan Zijlstra and I am the owner of Scooper Trooper, LLC. I am writing in support of the Alaska Work and Save bill.

We've been cleaning dog waste out of Anchorage yards in both private and commercial areas for more than 20 years. We work on a year-round basis, providing this invaluable service to the community. And we are proud to have one of the highest customer satisfaction ratings in our sector!

As a business with 6-15 employees, I want to give them as many benefits as possible, but it's difficult to do that. The costs and the time to get a plan set up for my business is too much. It should be easier. Not offering retirement benefits hurts my chances to recruit and retain employees and makes hard to compete with bigger companies who can offer benefits. This makes it hard for my business to find and retain top talent that would help my business grow.

Alaska Work and Save is exactly the type of retirement savings option that would work for our business. It would not only help me compete in an already tight labor market but it would also allow my employees to save for their futures. Small businesses are like families, we take care of our employees in ways that larger businesses don't always do.

I urge you to pass Alaska Work and Save so that small businesses like mine can level the playing field and grow our businesses.

Thank you,

Stefan Zijlstra  
  
Owner  
Scooper Trooper, LLC

Bird Nelson  
[Ascension Rock Club](#), LLC  
195 Alta Way  
Fairbanks, AK 99701

My name is Bird Nelson and I am the owner of Ascension Rock Club in Fairbanks. I am writing in support of the Alaska Work and Save bill.

Ascension has provided Fairbanks with an indoor rock climbing facility since 2015. We've sent members of our youth team to national level competitions, been featured in promotions with the Alaska Department of Health and Social Services, and introduced countless residents to the sport.

We also provide work for around a dozen employees, depending on the time of year. I want to give them as many benefits as possible, but it's difficult to do that. The costs and the time to get a plan set up for my business is too much. Not offering retirement benefits hurts my chances to recruit and retain employees and makes it hard to compete with bigger companies who give back less to the community but **can** offer much those kinds of benefits. This makes it hard for my business to find and retain top talent that would help my business grow.

Alaska Work and Save could help me compete in an already tight labor market and allow my employees to save for their futures without changing industries.

I urge you to pass Alaska Work and Save so that small businesses like mine can level the playing field and grow our businesses.

Thank you,  
Bird Nelson  
Owner  
Ascension Rock Club



Zeny Agullana  
Regional Vice President State Government  
Relations  
560 Mission Street  
San Francisco, CA 94501

Tel: 916-532-1035  
[Zeny.Agullana@tiaa.org](mailto:Zeny.Agullana@tiaa.org)

April 7, 2025

Alaska Senate Labor and  
Commerce Committee  
Submitted Electronically

RE: Senate Bill 21 - Support

Dear Chair Bishop and members of the Senate Labor & Commerce Committee:

I am writing on behalf of TIAA, a leading provider of secure retirements that manages more than \$1.2 trillion in assets for more than for 5 million clients. We were founded more than 100 years ago, have paid more than \$500 billion in lifetime income to our retired clients, and believe that all Americans deserve a well-structured, reasonably priced retirement plan. That's why we support the Alaska Work & Save Program (SB 21).

TIAA was created to provide retirement solutions for a group of people – educators – who otherwise wouldn't have the opportunity to retire without facing serious hardship and poverty. We are proud of our engagement with the University of Alaska, where we provide employees with a retirement plan that allows them to save and provides them an option to convert their savings into a paycheck in retirement. Today, we manage more than \$470 million in retirement assets for more than 2,500 Alaskans.

Unfortunately, almost half of all private sector workers do not have access to a workplace retirement saving program today. TIAA recently released a "Retirement Bill of Rights" that starts with the basic principle that every American worker has the right to save for a financially secure retirement. The Retirement Bill of Rights is designed to address the retirement insecurity which affects millions of Americans, including the 40% of U.S. households that risk running short of money in retirement.

The program outlined in this legislation is well-designed, incorporates industry best practices, such as including automatic employee enrollment with the opportunity for opt-out, a default contribution rate, and the ability for a participant to direct their Alaska permanent fund dividends into their Alaska Work & Save account. We also strongly believe that participants should be provided an opportunity to convert those savings into guaranteed lifetime income in retirement. This would allow participants with a pathway to turn their savings into a paycheck for life.

TIAA has engaged with state officials from across the country on these important retirement initiatives and has offered input on how to design best-in-class retirement plans. We applaud states, like Alaska, that are looking at ways to help close the retirement savings gap, and support the consideration and passage of SB 21, which creates the Alaska Work & Save Program. This bill would help thousands of Alaskans workers look forward to a financially secure retirement.

For the above reasons, we strongly encourage passage of SB 21. I am available to answer any questions.

Sincerely,

A handwritten signature in blue ink that reads "Zeny Agullana".

Zeny Agullana



PO BOX 211370 Auke Bay, AK 99821

**FORBIDDEN PEAK BREWERY**

(907)523-7787

As a small business, it is difficult for us to offer benefit packages for our employees to rival those of larger organizations. We simply cannot afford it. It is also far more common today than in past generations to have employees change jobs frequently rather than pursue a career at one place of employment for their entire adult life. Some of our employees are just starting on career paths or ending previous careers, and we offer employment as an in-between; some of our employees are still in the process of searching for their career of choice; and some have chosen hospitality as their career path for life, but they often have more than one job to make it work. We also provide employment in an industry where a mix of casual, part-time, and full-time employees is exceedingly common.

All of our employees would certainly benefit from a retirement plan to allow them to set aside funds for their futures. So, it makes sense to have a retirement plan set up that is specific to the employee rather than the employer, so it can follow the employee from job to job to enable them to make continued regular contributions much easier. I think having easy access to a public retirement program would make both starting the process of investing and making continued regular investments far more attainable for our employees, and also make it conceivable for employers to contribute in prorated ways based on hours worked, longevity, etc., regardless of the industry.

Please pass Alaska Work and Save so that small businesses can level the playing field and grow small businesses while helping workers save for their own retirement.

A handwritten signature in black ink, appearing to read 'Skye Stekoll', written in a cursive style.

Skye Stekoll, co-owner

**FORBIDDEN PEAK BREWERY**