
From: Mikey Montgomery [REDACTED]
Sent: Wednesday, May 05, 2021 8:19 PM
To: House Finance
Subject: Support of HB 55

House Finance Committee,

My name is Michael Montgomery. I am a lifelong Alaskan. I was born and raised in Anchorage. I am a graduate of the University of Alaska Anchorage. I have been a Police Officer in Anchorage for almost six years. I am writing in strong support of amending the Alaska Public Employee Retirement System (PERS) to return public safety employees to a defined benefit pension system.

Following my initial Academy and Field Training, I received additional training in Crisis Intervention Team (CIT), FBI Crisis Negotiators Course, Advance Roadside Impaired Driving Enforcement, Uniformed Investigator Training, Field Training Officer School, Methods Of Instruction, Moving Radar, LIDAR, and Emergency Vehicle Operator Instructor Course (EVOC). I am currently an active Crisis Negotiator, CIT Officer, Field Training Officer, and EVOC Instructor.

I love working in Law Enforcement and I love Alaska. However, with PERS being a defined contribution retirement system it has made me strongly consider leaving Alaska for an agency with a defined benefit retirement or leaving for something in the private sector. There are agencies in other states which have defined benefit in which I could easily get hired, go through an accelerated training program, and get credit for my previous experience both in pay and retirement. With the additional training I have received since starting in Law Enforcement, I have realized I could also leverage those skills into the private sector. This would be into jobs with better pay and a similar defined benefit retirement plan, however are in career fields that do not have a risk to my physical health.

In recent years, amongst my peers in Law Enforcement who are in PERS defined contribution, leaving is a frequent topic of discussion. The reason for this has nothing to do with the work, working conditions, or pay. The vast majority of these officers love where they work and what they do. They love the outpour of support we

get in Alaska compared to many other parts of the nation. The main reason they are actively looking at outside agencies come down to wanting a defined benefit retirement and the long term financial security it provides. In my six years in law enforcement I have seen numerous officers leave law enforcement in Alaska for agencies outside solely for a defined benefit retirement. These are officers who have received large amounts of additional training and that are highly motivated to serve the people of Alaska. I believe with a defined benefit retirement, many of these officers would not consider leaving and spend their entire career serving the people of Alaska. Alaska should not be known for a place to get high quality training, just leave out of state for another agency after a few years. I know I would not consider leaving and working my entire career in Alaska under a defined benefit retirement system.

Thank you for your support of law enforcement and public safety across Alaska. I urge you to support this important piece of legislation.

Respectfully,

Michael Montgomery

Anchorage, AK

From: Chris Thomas <[REDACTED]>
Sent: Thursday, May 06, 2021 10:02 AM
To: House Finance
Subject: House Bill 55

To whom it may concern,

I am writing this letter to you in support of House Bill 55. I have worked at the Anchorage Police Department for almost 18 years. My background includes 5 years of work on patrol and 13 years as a detective in sex crimes units. When I started at the APD in 2003, it was axiomatic that new officers would stay for 20-25 years. This assumption was underpinned by the understanding there would be a pension at the end of our service.

This changed in 2006, when the State of Alaska created a Tier IV system. Since that time, I have known a large number of Tier IV officers who have left for departments in other states (Colorado, Arizona, and Texas being foremost amongst them) that offer pensions. This has caused a slow, steady drain of experience at the APD.

Being a senior police detective in a major crimes unit, I have a unique perspective on the value of the experience our department is losing. It takes time to create a skilled police officer. You have to handle thousands of calls, and investigate thousands of cases, and attend innumerable trials and motion hearings before you really understand this craft. But that takes time. Providing officers with a defined benefit buys us that time and experience. It gives a young officer a reason to stay, and learn, and grow, and to give that back experience back to the community.

As with most professions, an employee with a depth of experience in their career field will typically work smarter, more efficiently, and their work product will reflect their experience. With respect to law enforcement, the outcome of an investigation can turn on a single conversation with a suspect, or with a victim. Or it might hinge on someone's understanding of Miranda, or search and seizure law. I've seen solid police work, built on years of experience, determine the outcomes of homicide, rape, and child abuse cases in our favor. And I've seen where outcomes have not been in the community's favor because an officer made a poor decision, in part because of their inexperience. Quality makes a difference, and time behind the wheel (so to speak) has a direct bearing on quality. Providing a defined benefit buys us that time, and it will influence officers to stay in this field.

I love this profession, and I find value in it beyond its monetary value. But I have held more dead babies than I have live ones, I have spoken with thousands of women and children who have disclosed profound sexual abuse to me, and I have spoken with suspects who have confessed to doing unspeakably heinous things to other people. I have endured this trauma in large part because I know I have a pension waiting for me.

I will stay at APD for 7 more years. At that point I will have 25 years on. I am concerned that if the State does not remedy the Tier IV system, law enforcement in Alaska will not be able to deliver the quality outcomes we depend on. And this will be in part because our departments will have become training departments for organizations who offer pensions.

I appreciate you taking the time to read this letter. If you have any questions, or if there is anything I can do to be helpful in this matter, please feel free to reach me at this email address, or by phone at [REDACTED]

Sincerely,

Chris Thomas
[REDACTED]

From: Shawn Davies [REDACTED]
Sent: Thursday, May 06, 2021 10:47 AM
To: House Finance
Subject: HB 55 Peace Officer and Firefighter Retirement Bill

May 6, 2021

To: House Finance Committee Members

Subject: HB 55 Peace Officer and Firefighter Retirement Bill

Dear House Finance Committee Members,

My name is Shawn Davies and I am a detective with the Anchorage Police Department, Crimes Against Children Unit. My current assignment has me working to protect children from sexual abuse and serious physical injury. I have worked in law enforcement in Alaska for almost twenty-two (22) years. I am writing to express my concerns for recruitment and retention for the future of law enforcement and first responders.

As a member of a large law enforcement agency in Alaska, I have witnessed firsthand the departure of trained and qualified police officers and detectives for other police departments with a defined benefit retirement system or for other professions entirely because of the problems with the Tier IV retirement system in the State of Alaska. These officers have told me about their reason to leave and their concerns that focus around the financial future for themselves and their families related to their retirement uncertainty in the Tier IV system. Every time our police department loses staff, that employee takes with them their training and experience. It is that training and experience that takes time and resources to replace with the concern that it will inevitably be a repeating cycle. This is a something that I have watched occur since my hiring at the Anchorage Police Department in 2007 to include seeing members of my own academy leave to protect their financial future.

This truly creates public safety concerns with this loss of law enforcement due to the current retirement system, compounded with the retirement of our most experienced officers and detectives at the end of their long careers from a defined benefit system. The creation of a new defined benefit retirement system will allow Alaska law enforcement to grow to become a strong, experienced work force that will protect Alaska and all communities now and into the future.

With the inability to recruit and retain long term first responder employees with a defined benefit retirement system the burden falls on our communities. The constant costs to public safety that cannot maintain a consistently growing department with a mix of long term and incoming employees is unacceptable. First responders have shown a willingness protect their communities through sacrifice when the call arises. However, first responders have also shown the ability to work with elected officials to address the problems with the Tier IV retirement system. House Bill 55 is the solution that will address concerns for recruitment, retention, and overall public safety for the future of Alaskans.

As I near the time where I will be considering retirement, I want to leave this profession knowing that the members of public safety in the future will not only be financially protected but that citizens will have the most qualified and trained professionals to serve them. And in my current job as a detective who protects children from some of the worst crimes imaginable, I want to know that there will be qualified detectives to protect the true future of Alaska, our youth.

I want to thank all of you for taking the time to read this letter and I encourage you all to move forward with House Bill 55 as the solution to address the concerns with the Tier IV retirement in public safety. I approve this letter to be added to any public record on this matter.

Shawn Davies

Detective



[Eagle River, Alaska](#)

From: Rosendo Perez [REDACTED]
Sent: Thursday, May 06, 2021 11:05 AM
To: House Finance; chendoprz
Subject: Support for HB 55
Attachments: Det_R_PEREZ_HB55_support.pdf

AK HOUSE FINANCE COMETTEE,

Please see my attached letter in support of HB55. I am a PERSIV employee and I strongly support a pension for police/fire

Rosendo Perez

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"...while the horizon of strategy is bounded by the war, grand strategy looks beyond the war to the subsequent peace. It should not only combine the various instruments [financial, diplomat, and ethical], but so regulate their use as to avoid damage to the future state of peace-- for its security and prosperity. The sorry state of peace... that has followed most wars can be traced to the fact that, unlike strategy, the realm of grand strategy is for the most part terra incognita-- still awaiting exploration, and understanding."

--B.H. Lidell Hart, Strategy

From: Jason McGinnis [REDACTED]
Sent: Thursday, May 06, 2021 12:17 PM
To: House Finance
Subject: HB55 Support

To whom it may concern,

My name is Jason McGinnis and I am currently employed by the Municipality of Anchorage as a Police Officer with the Swing Shift Patrol Division. I am 38 years of age and my hire date was December of 2018. My prior job had no retirement and no benefits and having that said, I decided to take the plunge to Public Service for my family, my community and myself. My family, both Maternal and Paternal sides, have been dedicated to Public Service either through Military or Law Enforcement in the past and present. My mindset was any retirement is better than no retirement. I have heard stories of the pension and how other departments in the lower 48 that still have active pensions available to new Officers. Myself, being a fairly new Officer, was not concerned about that at the time of hire. After doing more and more research, the Pension became much more desirable as time has passed. I am also aware that an HRA (Health Retirement Account) is part of the House Bill 55, which is an absolutely impressive attribute to the Bill. If this passes through the legislature, this will be a huge victory on many levels. The current Officers will be more inclined to stay in Anchorage and serve the community, rather than look at other departments in the lower 48. The recruitment aspect will create a huge pool of potential new Officers coming from all over the United States, increasing our chances of finding top quality applicants. I am all in favor for this Bill and for all Police Officers and Firefighters to have access to the possibility of this quality retirement plan.

Thank you for your time and consideration,

Officer Jason McGinnis

From: Sam Sullivan [REDACTED]
Sent: Thursday, May 06, 2021 7:55 PM
To: House Finance
Subject: HB 55

Good Evening,

My name is Samuel Sullivan and I am a life long Alaskan. I have be a police officer with Anchorage Police Department for 4.5 years. I love what I do. My coworkers love what they do. Listen, I'm an Alaskan lifer I'm not going anywhere. However, some of my coworkers are not. I don't blame them. There are outside states that offer much more stable benefits packages and at the end of the day they have to do what is right by them and their families. Alaska is a stepping stone until they get vested after five years. That is not a good way to retain the best. Because regardless of what the Troopers say; APD has the best training in the state and it is top tier for the whole country. Why do we want to train the best people just to give them to Washington? Anyways, my two cents is pass HB55 and we have a better chance of retaining the best.

Thanks,
Sam

From: Renee Oistad <[REDACTED]>
Sent: Friday, May 07, 2021 10:40 AM
To: House Finance
Subject: Please support HB 55

Good morning,

Please support HB 55, the Peace Officer and Firefighter Retirement Bill that would return PERS Tier IV to a Defined Benefit retirement plan.

I am one of those life-long Alaskans who didn't know who I wanted to be when I grew up. After graduating from the University of Alaska Anchorage with a bachelor's degree in business, I applied to work in the Records Division of the Anchorage Police Department. I still didn't know what I wanted to do with my life, but I knew working at APD could be my career. The benefits and pay were competitive and I would have a retirement after 30 years of service which is what a non-sworn employee must work (as opposed to 20 or 25 years of service for a sworn employee) in order to retire. While I unfortunately missed being hired under PERS Tier II by six weeks, I was fortunate enough to be hired under PERS Tier III in September 1996. I will celebrate my 25-year work anniversary later this year, and I am already planning for my hard-earned retirement in the fall of 2026.

When the Defined Benefit Retirement Plan went away, there was a marked difference in the employees who were hired under PERS Tier IV. I was used to working with people who hired on to APD with the goal of spending an entire career there. There was a real family feel within the department and there was a vast amount of knowledge amongst those who had been with APD for several years. The younger employees, to include myself, learned so much from those who had been around the block a few times. It's the kind of information you can't get from anywhere other than those who have lived it. Policing, regardless of what department you're referring to and what type of position you're speaking of, is absolutely the type of job people become most effective in when knowledge obtained over years of trial and error has been shared with those who are new to that type of work. All of us, both sworn and non-sworn, were better at our jobs at the start of our careers because those with experience cared what the department would look like when they retired and moved on. Everyone employed at APD were invested in the department's mission because we were all in it for the long haul. Work was our second home.

That's gone. Most of the non-sworn employees I've worked with for most of my career with have left. The last of the sworn employees, who were hired under a Defined Benefit retirement plan, are hitting their 25 years in 2021. The vast majority of the employees who remain, both sworn and non-sworn, are what I refer to as the "five-year people." Because that is how long they are staying. After five years of service, they can leave for another department and take their 401K saving plan with them. That's exactly what they are doing. It would not be fair nor accurate to say that the Five-Year People do not care about APD. But it would be fair for me to say they don't have the same personal investment in it that those of us did who hired on with the intention of staying long enough to retire. And that matters. I do believe the service APD offers to the community is of high quality, but it was higher when our employees had long-term career goals within the department.

There's also a money side to all of this. It's very expensive to hire and train new officers. The training APD offers is high-quality. Due to not having a Defined Benefit retirement plan, we are turning out well-trained employees who other departments seek to hire. Other departments who do have Defined Benefit plans. APD is very much on the losing end of that stick along with all of the tax payers who are essentially footing the bill for us to train officers for other departments in other states.

Please support and pass HB 55. Make the Anchorage Police Department what it used to be – a place where employees want to spend many years serving the residents within the Municipality of Anchorage.

Thank you for your time.

Most Respectfully,

Renee D. Oistad

From: Nicholas Bowe <n[REDACTED]>
Sent: Friday, May 07, 2021 11:47 AM
To: House Finance
Subject: HB55

Hi, I work in law enforcement and have done so for the last 9 years. Over the years, I have seen fellow employees and even academy mates leave a high quality department like APD and go to the lower 48 in search of one thing- a pension. I have heard the arguments both in support of and against a defined benefit retirement system here in Alaska, and I personally think that it would help to retain quality employees in state. I support resurrecting the DB retirement plan for those that would like to participate in such a program. I believe that people like options and that is the ONLY area that departments in the lower 48 have us beat.

Thank you for the time, effort, and consideration in this matter. - Ofc. Bowe.

[Sent from Yahoo Mail on Android](#)

From: phillip mckee [REDACTED]
Sent: Sunday, May 09, 2021 11:41 PM
To: House Finance
Subject: House bill 55

Hello,

My name is Phil McKee. I have been in law enforcement in Alaska since 2009. I started my career as a Court Services Officer for AST and switched to APD in 2019. In my 12 years in law enforcement in Alaska one is very clear...tier 3 and below stay until 20-25 years on. Tier 4 officers are hard to retain because there isn't enough incentive to stay like there is for the others.

Please pass this bill and help keep public safety on track. Thank you for your time. If you have any questions feel free to contact me at 1 [REDACTED]

Thank you,
Phil McKee

Sent from my iPhone

[REDACTED]

21 January 2022

Senator Costello
State Capital
Juneau, AK 99801

RE: Letter in support of House Bill 55

Senator Costello,

I am writing to request your support of House Bill 55, "An Act relating to participation of certain peace officers and firefighters in the defined benefit and defined contribution plans of the Public Employees' Retirement System of Alaska; relating to eligibility of peace officers and firefighters for medical, disability, and death benefits; relating to liability of the Public Employees' Retirement System of Alaska; and providing for an effective date".

The importance of this bill passing the Senate this year is significant, and an opportunity for our legislature to solve the problem of our firefighters and police officers leaving the great state of Alaska for other states with a defined benefit retirement system. I am writing in support of this bill, and urging the legislature pass this bill.

I have worked in Alaska emergency services for the last 24 years and have seen a significant shift in attitude for our firefighters and police officers about staying in Alaska, primarily based on the retirement system here. Currently, I serve as the fire chief of an organization that trains and educates the future of Alaska fire service. I frequently watch our young folks attain jobs in the lower 48, at a highly successful rate. They are leaving our state with the education and experience we desperately need to keep.

For example, this month alone we had four graduates get hired laterally for the Memphis Fire Department. A lateral hire means they are taking their experience received in Alaska and forgoing a full academy, and are essentially operational in a very quick manner. This often results in the firefighter being hired at a higher rate of pay. Tennessee recently (2020) passed legislation providing for a hybrid retirement plan that accommodate firefighters and police officers, and makes them eligible to retire after 25 years.

When I look at the future of the fire service in Alaska, I am concerned about the retention and longevity of the firefighters and police officers. This will result in more inexperienced individuals doing a highly dangerous and important mission. I couldn't emphasize the importance of passing this legislation and taking a step in the right direction for the future of public safety.

Forrest Kulper



Fire Chief
University Fire Department

Nick Clark

[REDACTED]
[REDACTED]
[REDACTED]

Alaska State Legislature
State Capital Building
Juneau, AK 99801

Senate Labor and Commerce Committee,

I am a 9-year Firefighter/Paramedic with the City of Fairbanks Fire Department. I have now wrote a letter(s) for each year of my service in Alaska requesting we move forward with a new system. I have seen first hand the struggles that tier 4 has caused to public servants. FFD has turned into a short-term training department for good people to work their resumes and move on. We hire some amazing people that would spend their career at FFD if we had a retirement system that provided some dignity when it came time to retire. The DC Tier 4 system is not going to meet the satisfactory mark for our members.

Last I checked, on average, our members have a 27% chance of meeting the bar for income in retirement with DC system. I am afraid the FFD members are going to be well below this mark. There is not a better time to act than now as we come out of some of the hardest times our members have seen.

HB 55 is a proven plan that will get us closer to the dignity deserved in retirement. Though I am not pleased it leaves out important aspects such as healthcare, I understand this is the sacrifice we must make so this plan will survive generations to come. I support HB 55 and I ask you to move this out of committee. Thank you for your time, consideration and support.

With respect,

Nick Clark
Fairbanks Firefighter

From: Zach Rittel [REDACTED]
Sent: Thursday, January 27, 2022 11:47 AM
To: Senate Labor and Commerce
Cc: Rep. Andy Josephson
Subject: HB55 support

To the Alaska Senate Labor and Commerce committee,

I am writing in hopes that you will support HB 55, Peace Officer and Firefighter Retirement benefits.

I am currently employed at the City of Fairbanks as a Captain with the Fire Department. A job that I greatly enjoy and strive to provide an extraordinary service to the community. Unfortunately the current retirement system, that was put in place in 2006, has changed the nature of the Fire Department and the service we are able to provide. Since the implementation of Tier IV our employee retention has plummeted and we are constantly losing dedicated and skilled firefighters to out of state jobs. Half of the department is under 3 years on the job, this has significant effects in familiarity, area knowledge, operations experience and makes everything we do more hazardous and less effective. We are continually having to perform recruit training and orientation, an intensive and expensive process that takes people away from responding to emergencies and takes the place of mastery-level training.

A 7 year employee on my shift recently left for Bellingham, Washington and a 5 year employee is currently testing with Tacoma, Washington. They were both climbing the promotion ladder and cite lack of a defined benefit retirement as their primary reason for leaving. There are numerous other examples of employees leaving early, including five of our six female firefighters last year.

Implementing the HB 55 plan would change my retirement from a savings account to a pension. It has several safeguards to avoid the costs that were included in the previous defined benefit plans. This would dramatically affect employee retention and the pool for initial hiring. Currently many of the departments in the interior of Alaska have an experience gap and are having difficulty hiring qualified and seasoned officers, the people making life and death decisions. I believe that this bill would help change that trend and contribute to stopping the population loss that the state is seeing.

This change in retirement system would likely affect my career path and service to the community. I currently am looking at leaving the fire service at less than 25 years and not becoming a chief officer, even though we will have many vacancies at that level. If HB 55 passes I would most likely change that to finishing out a career with Fairbanks Fire and spending several years as a chief officer.

Thank you for your support

Zachary Rittel,
Captain, Fairbanks Fire Department

From: Kneaper, Brian D. [REDACTED]
Sent: Thursday, January 27, 2022 12:55 PM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: Support of House Bill 55

I am writing in regards to House Bill 55 for the Tier IV public safety retirement employees are currently receiving. My dad worked for over 40 years with the Anchorage Fire Department, and it was a dream for me to work for AFD and to follow in his footsteps. I love Alaska, it's my home, it is where I was raised, started my family, and want to raise my family. With the current retirement system we have in place I have been actively seeking employment outside the State of Alaska with another fire department, one that offers a defined benefit plan specifically. Our current Tier IV system is going to force me sooner rather than later, to leave the state I grew up in and the department I truly want to work for. This decision is unfortunate, but it is one I must make to support myself and family after retirement.

Not only is the retirement system a concern to me but it's bad for our state as well. Soon, if not already, most of our public safety employees will be Tier IV members. I know several AFD and APD employees who are actively seeking employment outside of the state to get a better retirement. Who can blame them? Three different independent projections have said that it is VERY likely that our public safety Tier IV members will run out of money in retirement. We also will not receive social security in our retirement and the 5% match we get in our 401A doesn't even match what we would get in social security when we reach the appropriate age.

We are one of the only if not the only state with a retirement plan like Tier IV for our public safety employees. We have already seen retention problems in the public safety section of our state, and it is only going to continue to get worse as more and more members become Tier IV employees. We as a state can no longer compete with the lower 48 and the retirements they have to offer. I can apply and do a lateral transfer, make almost the same amount of money, and get a pension in retirement, to almost any department in the Pacific Northwest. I have watched and listened to multiple meetings with the legislature where we have had numerous chiefs from all departments of public safety, fire, police, department of corrections, and they have all said time and time again that we can't keep employees in state.

Retention is more than keeping our first responders in state but its also keeping knowledge and experience. The more people we lose the more knowledge and experience we let leave the state. This is a huge risk not only to the public but to our fellow crew members as well. You can't learn what we do each day in a year. It takes years, and every time you lose even just a 5-year guy to another department you are losing experience that will eventually hurt someone or worse. This is the value our state puts on our first responders.

I ask and strongly encourage that you support and pass HB55, to give our first responders a retirement.

Thank you for your time,
Brian Kneaper
Firefighter
Anchorage Fire Department

Senate Labor and Commerce Committee,

My name is Tyler Greensfelder, and I am a lifelong resident of Alaska, a Tier 4 member, and a Captain with the Anchorage Fire Department. I am writing you today to ask for your support of House Bill 55. I was hired in 2013 with the Anchorage Fire Department and have seen firsthand the effect this lack of defined benefit retirement system is having on retention. We are losing exemplary firefighters, primarily to Washington, every year due to their defined benefit package and in fact just lost an academy-mate just last month to Bellingham Fire Department. These are firefighters that our department and state has spent hundreds of thousands of dollars training just to see them leave due to the uncertainty of Alaska's retirement. Three independent projections have shown that public safety employees are highly likely to run out of money during retirement. We literally can't afford to not act; we are bleeding out money to other states who are offering accelerated academies and pay grades for already trained firefighters.

This bill just makes sense. It is modeled off Washington State's system, (which is overfunded), and one of the best in the country. There are multiple safeguard mechanisms in place to prevent unfunded liability by sharing the risk with the employees and the state so that no one group is left holding the liability, and the benefits have been drastically reduced from previous defined benefit tiers.

Time is of the essence. Many workers who have a 401k have the physical ability to keep working if the market crashes unexpectedly as they approach retirement. After 25 long years of lifting people off the ground, fighting fires, and getting in and out of the trucks most bodies are physically unable to continue. Tier 4 is creating an environment for substantial workers compensation claims to grow as the average firefighter is forced to work longer and longer due to the lack of financial stability. If your house is on fire, do you want a 65 year old firefighter to be coming?

During the last session I testified in the House that I myself, a lifelong Alaskan, and product of the Alaska university system was looking to uproot my family from here to go work for the Everett Fire Department in Washington. I had one lawmaker ask me to just "hold on" and told me he believed in this bill and our sponsor, which was Rep. Kopp at the time. While ultimately, I did receive an offer of employment, I did turn down the job. I am still here holding on, waiting for the state to do the right thing and support public safety. Public safety members face risk in their jobs every day, we measure it and deal with it appropriately, and we are asking the legislator to do the same.

Thank you for your time and please pass HB55 out of the committee today.

Sincerely,

Tyler Greensfelder

From: Mark Fvette [REDACTED]
Sent: Thursday, January 27, 2022 1:31 PM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: House Bill 55

Good afternoon to the office of Representative Andy Josephson and Senate Labor & Commerce;

This email / letter is in support of HB55.

I am a 20+ year firefighter with Capital City Fire/Rescue, when I started my job I was able to have a define benefit program for me to retire with. In 2006 our retirement went from a defined benefit to a defined contribution. The tier 4 as we call it has not helped with retaining and Recruiting firefighter's here in the Capital City, we are scraping the bottom of the barrel to just fill our front line captains and Paramedics. We are getting 5 year firefighters that are testing for Captains and brand new Paramedics that need to take charge do a scene with less than a year on with out the skills and training from 10 year paramedics as they are taking lateral positions in the lower 48 with defined benefit retirement I ask that you take a good look at HB 55 and see all that it has to offer with Retention and recruitment for the state of Alaska.

I want to thank the committee for looking at this HB55 and please give it a do pass to senate finance.

Thank you
Mark Fvette
Local 4303
AKPFFA SEVP.

Sent from my iPhone

From: kyle fox [REDACTED]
Sent: Thursday, January 27, 2022 1:43 PM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: HB55 Support

To whom this may concern,

My name is Kyle Fox and I am a Firefighter with The Anchorage Fire Department. I am providing this written testimony in support of HB 55. This is a very important bill for my future and the future of many first responders around the state. It is important to me because Tier IV has been proven time and time again to be an inadequate retirement system for public safety. We lose good people to out of state departments and it makes it a challenge to recruit quality candidates because they seek employment elsewhere with better retirement plans.

The state and municipalities are losing money by training public safety employees and then seeing them leave the state. We again are no longer competitive in recruiting.

I recognize that there will be a cost to this bill, but the cost of doing nothing will be much greater in the long run. Tier IV requires a solution for public safety employees and HB 55 is just that. HB55 is a plan built with reasonable costs and reasonable risks, that incorporates the best practices of the most successful pension plans in the country. HB 55 will make my retirement future more secure and I would be optimistic in retirement. After all the efforts first responders go to, to provide excellent and top-quality public service, please show us thanks in return by making this HB 55 a reality.

Sincerely,
Kyle Fox

From: jeremiah gilliland [REDACTED]
Sent: Thursday, January 27, 2022 1:55 PM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: HB55

To the Senate Labor and Commerce Committee,

I am writing you to provide testimony to, and support of HB-55. I am an Anchorage firefighter and have been one for over 14 years now. I have helped and watched over the years as we have tried multiple times to find an agreeable workaround for the flawed system that is our tier 4 retirement. I have also helplessly watched every attempt other than HB-55 fail for that entire time. We are currently closer to an acceptable form of retirement than we have ever been in my time as a firefighter.

Being a member of the first group of firefighters hired under tier 4 I have a firm grasp on what is at stake here. I have been trying to educate the newer tier 4 members of our department for my entire career. I have also watched as numerous individuals from within our department have opted to leave our great city and state and work for other departments that offer fully funded defined benefit retirements. It is a trend that will no doubt continue if we do nothing about tier 4.

We have a chance looking forward to HB-55 to provide a retirement package that ensures the success of our members in retirement at no extra risk to any one group, the risk is equally shared. A retirement at no more of a cost than what tier 4 currently costs. A reasonable solution to the woes of tier 4 that would offset our personnel losses within all of the professions that the tier 4 retirement encompasses. We could retain the valuable experience of all of our public safety employees and keep them here in state instead of being a "training ground" for other departments to reap the rewards of the collective efforts put into these fine employees locally.

Now is our time and chance, now is your time and chance. Please support HB-55 and pass it out of your committee. We have an opportunity to ensure the future of public safety in our great state that is Alaska. I firmly believe that is something that is very worth supporting, I'm sure you do as well.

Thank you for your time and consideration,

Jeremiah Gilliland
Anchorage Fire Department
Fire Apparatus Engineer

To whom it may concern,

I write this letter in support of HB 55. I am providing written testimony in support for HB 55. I was hired as a Physical Education Teacher in the Anchorage School District in 2004. I was a part of the TRS Tier 2. I was fortunate to put enough time in with the Anchorage School District to be vested in the Tier 2 retirement system. Prior to becoming a teacher, I applied for the Anchorage Fire Department in 2004 prior to Graduating from Graduate School. I aspired to be a fire fighter and to become a part of the Anchorage Fire Department. For a little over 10 years, I continued to test with AFD. Fortunately, I had teaching for a stable job and career. In 2015 I was hired by the Anchorage Fire Department. I am blessed to have this job. Since College I have put in 17 years of dedicated work to helping young people as well as serving my community. I work with folks my age within the AFD and communicate still with my former coworkers in Teaching that have put similar years of work in. Those folks are seeing retirement right around the corner. For me I will be past my 60's before I can retire. I will need a reasonable income when I retire to help support my wife and I. Implementing a PERS defined benefit back into our system is the way to go and feel folks would do a well managing and maintain such a fund. Thank you for your time and support. Please support HB 55 and pass this bill out of the committee.

Sincerely,

Luke Duffy

January 27, 2022

To the Labor and Commerce committee,

My name is Quinten Johnson, as a resident of Alaska, I'm urging you to support House Bill 55. I was born and raised in Alaska, I have been a Firefighter/E.M.T. in here for the last 10 years with 9 of those years serving in the Fairbanks area. I am also the third generation of my family working in public safety within Alaska. My Grandfather was among the first Alaska State Troopers, and my Father and Uncle both spent over 25 years on the Fire Department in Nome. Though growing up I had no doubts that I would spend my entire life and career here in Alaska, I do not think that I will be able to afford to do that with our current retirement plan, and I am actively looking at other fire department career opportunities around the nation.

As Alaska's Tier 2 and 3 employees are retiring, the generation that should be replacing them have began to move onto other states with better retirements. When I took Firefighter 1 in 2012 I had 24 other students in my class, and 5 others in my platoon. I am the only person of my Firefighter 1 platoon still working in Alaska and there are less than 10 of my class left in Alaska. After firefighter 1 I continued pursuing a career in Fire and EMS while attending UAF to get my degree in Municipal Fire Control while working for Fairbanks area Fire Departments to gain experience. Of the people that I attended classes with and have worked with over the last 10 years, roughly half of them have already left Alaska to pursue public service careers in other states that offer better retirements. The current Tier IV defined contribution system is not a competitive or feasible retirement system for Firefighters, Paramedics or Police officers. I believe that HB55 will help stem the flow of the young enthusiastic firefighters from the state, as well as help us retain our more experienced Firefighters and Medics.

I am again urging you to support HB55 and help us retain our public safety employees, this will help us retain our skilled and experienced firefighters, medics and police officers allowing us to continue providing the communities in Alaska with the high standard of protection that they expect. With new members turning over and moving out of state roughly every two years departments are struggling to retain qualified members and our applicants pools are dropping drastically as most other states offer better retirement options.

Thank you for taking the time to read this letter,
Quinten Johnson
Firefighter, Fairbanks Fire Department.

From: Molle, Dustin T [REDACTED]
Sent: Thursday, January 27, 2022 5:18 PM
To: Senate Labor and Commerce
Cc: Rep. Andy Josephson
Subject: In Support of HB 55

Representatives,

I would like to provide written testimony in support of HB 55.

I want to start out by thanking you for all of your time and efforts up to this point in regards to HB 55.

My Name is Dustin Molle I am 36 years old, married and just had a baby girl four months ago. My wife and I were both born and raised in Alaska. Our friends and family also live here and we all plan on living our lives here and enjoying all the beauty and excitement that Alaska has to offer.

I have worked in the fire service for 7 years, all of which have been with the Anchorage Fire Department. My choice to join the fire service started when I was a child and I've spent my entire life working towards that goal. With many departments to choose from across the country the Anchorage Fire Department has always been my first choice. In my time as a working adult here in Alaska, I have held other jobs, but none as emotionally satisfying as the life of a firefighter. Unfortunately, none have been quite as physically taxing as the life of a firefighter. I hope to illustrate the importance of having a system that supports the members of this fine state at the time of their retirement. The men and women who make the choice to put personal health and longevity aside for the love of the job and their fellow Alaskans. It is a hard truth that many of us will endure some form of long term adverse health effects from performing our duties through the course of our career. As a young man choosing to make this my career path, the idea of long term effects was something I considered, but through the eyes of youth and enthusiasm it seemed like a farfetched consequence. As I consider the future now that I have children, this weighs more on my mind, and is accompanied by a heavier sense of reality. I feel that despite my best efforts to maintain my physical and mental health over the entirety of my service, achieving a career of 20 years will be a great challenge, and with being a participant of the tier IV system retiring at 20 years is just as unlikely as concluding my time in the fire service without a significant illness or injury.

Unfortunately the Tier IV retirement system has already pushed many Alaskans out of their homes in search of a retirement system that adequately provides for their families. My wife and I hope to not be one of those families, but the reality is that despite our love for Alaska, and all the time and money that the Anchorage Fire Department has already invested in my hiring and training, I have to be realistic, and consider the fact that there is comparable pay with a pension in many other states that will provide better retirement than that afforded to Tier IV members. I have unfortunately watched many coworkers already leave the Anchorage Fire Department to be a firefighter elsewhere due to a more competitive retirement.

Please, I urge you to strongly consider the benefits of HB 55. If not for our families, then consider the tremendous financial burden that the state of Alaska will continue to endure as men and women use Alaska to get the expensive and training required for their careers just to later relocate into a pensions system elsewhere.

Thank you for reading this email and considering the future of Alaska.

Dustin Molle
[REDACTED]

To the Senate Labor and Commerce Committee,

My name is Cole Crockett and I am writing in support of HB 55. I appreciate the work that the AKPFFA, this committee, and others have put into this bill, and I am excited that it has passed the House. I desperately hope you see fit to advance it through the Senate and beyond.

I am now one of your former public servants. I had the privilege of being a Firefighter Paramedic with your Anchorage Fire Department for the last eight years and I served for four years prior to that, with the University Fire Department, while I was a student at UAF. For my entire 31 years, I have loved living, working, and playing in Alaska. That changed one month ago, when I left it all behind, to gain employment in Washington, where the State and the People value their public servants well enough to provide a defined benefit retirement system.

As a member of PERS Tier 4, I lacked confidence that I would be able to retire one day. The money is not there. The healthcare is not there. The Actuaries of the State of Alaska themselves have shown that Tier 4 does not provide for its members. As much as I love being an Alaskan and the independence and toughness that comes with it, I realized that I could work a phenomenal career in the field I chose to pursue, but when I made it to retirement, I would not be able to continue living and playing here. Compound this dilemma with age, the toll this career takes on the body and mind, even in otherwise very healthy people, and the increasing cost of living in Alaska, and it doesn't make sense.

This is one of the most difficult choices I have had to make, but I believe that I have made the correct one. I tested for and was hired by the Bellingham Fire Department as a Lateral Hire. After my abbreviated academy and a probationary period, I will be a Firefighter Paramedic once more. What allowed me to achieve this opportunity was the experience and training I earned and received in Alaska. At University FD, I earned an AAS, my Paramedic License, experience as a firefighter, medic, apparatus driver/operator, and in my Senior year, I served in a leadership role as the first Lieutenant the department had promoted in years. I earned a position with the Anchorage Fire Department - my home! – and to me that was winning the lottery. Over the last eight years I have helped train fellow firefighters, EMTs, and paramedics. I have taught at multiple new hire academies, instructing firefighters in physical fitness to meet the demands of the job, firefighter skills, and entire hazardous materials classes. I helped create and implement a communication tool for Anchorage's incredibly diverse, non-English speaking communities, one that is used still on AFD's ambulances. As a firefighter/EMT I helped to implement a successful Basic Life Support transport service. I worked as a paramedic, one of an elite group, under the direction of Michael Levy, one of the most respected emergency physicians in the nation, caring for my fellow people of Anchorage, often at their time of greatest need. I got to serve under Fire Chief Doug Schrage, one of the greatest firefighters, chief officers, and outstanding Leaders in the State of Alaska, at both UFD and AFD. He nominated me for Exceptional Student Employee, Distinguished Service, and he has supported my career from the onset.

I say all this to show that I love Alaska. I grew up here, I have studied in, worked in, and have given back to Alaska. It has been a privilege, an honor, and a thrill. But Alaska needs to work out its retention and retirement problems. It is costing the State, and HB 55 is a solid step in the right direction. I have taken my training and experience over the last 12 years, and I look forward to applying it to a happy, healthy career in the Washington fire service. As a PERS employee, I could have left Alaska after only 5 years,

taking the hundreds of thousands of dollars in training expenses, as well as the full balance of my 401(a) account with me. I am not alone, and I will not be the last Alaskan to leave the state and it's failing retirement system. Part of the reason I chose Bellingham was on the high recommendations of several other former Alaskans who have come here before me.

I have witnessed the number of applicants to the Anchorage Fire Department dwindle over the last eight years. If we can't attract people to the biggest, busiest, highest performing fire department in the state, we are doing something wrong. Part of that problem is that PERS Tier 4 does not stand up to the competition that other states are willing to offer. Firefighters put themselves at risk for decades over a career. We should be able to count on security in retirement. HB 55 accomplishes that support by providing a defined benefit pension system unlike any other. It reduces liability to the state, it spreads risk among employers, employees, and retirees, and it is projected to be so successful that the state's own actuaries had to implement "draconian" measures to get the model to show signs of weakness. If Alaska continues to disregard its public safety servants in retirement, Alaska is going to continue to see increasing losses, in the range of tens of millions of dollars per year, as people receive their initial training, become vested in the system, and then leave for better opportunities. The police, troopers, and corrections officers have all seen it. Now the fire service is seeing it too.

Please support HB 55. I would call in to the hearing to testify personally and to ask for your support, but I will be training at the Bellingham Fire Academy. Please help Alaska keep those who give all to their communities. Please pass this bill and show that Alaska loves its public servants as much as it's public servants love Alaska. Otherwise, that emotion is the only thing we public servants will have to hold onto when retirement comes.

Thank you,

Cole Crockett

From: Russ Dennis [REDACTED]
Sent: Thursday, January 27, 2022 6:45 PM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: HB 55 Testimony

Senate Labor & Commerce Committee,

I am a Firefighter and Paramedic currently on the Tier IV PERS system, and I am writing to testify in favor of HB.55. Tier IV is an embarrassing disaster that has critically hamstrung my fire department in a time where we are hemorrhaging firefighters at an unprecedented rate. A major contributor to attrition is Tier IV retirement. Those who leave and those who stay both know that Tier IV will not fund their future. If Alaska expects to offer emergency services, it will have to catch up to the lower 48 and compete for skilled first responders looking for a reasonable retirement. Please vote yes on HB 55.

Russell Dennis

From: Tobin, James C [REDACTED]
Sent: Thursday, January 27, 2022 6:47 PM
To: Senate Labor and Commerce
Subject: HB55

I am writing this letter in support of HB 55, I work for the Anchorage Fire Dept., I am a PERS tier3 member. I have seen many good employees leave our department to go to places that have a defined benefit in their system. If Alaska want to hire and retain top level people we need to put a defined benefit back into our retirement system, thank for your consideration in supporting this bill, James Tobin, 23.5 years of service with AFD.

From: Deal, Brady E. [REDACTED]
Sent: Thursday, January 27, 2022 6:54 PM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: Support for HB 55

Senate Labor & Commerce Committee,

My name is Brady Deal, I am a Firefighter Paramedic for the Anchorage Fire Dept in Midtown at Station 4. I have been on the department for just over three years. I am very lucky and proud to be an employee of the Anchorage Fire Department and furthermore the Municipality of Anchorage and would be performing this job regardless of what retirement system we have in place. This being said, I see HB55 as a step in the right direction for our membership.

This letter is intended to show my support in the passing of HB 55.

I feel that the work we do in public service industry is monumental to the health of our community and to Alaska in general. Having this bill will help us to ensure that we have our benefits met after a long, arduous, yet fulfilling career in the fire service.

Thank you for all that you do and please help support this bill and allow it to proceed to the next step.

Regards,

Brady Deal

From: Tommy Fagnani [REDACTED]
Sent: Thursday, January 27, 2022 6:55 PM
To: Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>
Subject: Passing HB 55

Good evening, my name is Thomas Fagnani I am 24 years old and work for the anchorage fire department as a Firefighter / Paramedic. My family and I support HB 55. The passing of this bill will be huge to the members of the Fire Department. I feel privileged to work for a city that truly works to make a difference. I have been in fire and EMS for the last 4 years split between Fairbanks and anchorage. Throughout my whole career I have heard how close we have been to passing this bill and to know that we are the closest we have ever been is amazing and a real gift. I am lucky and proud to be a employee of the Municipality of Anchorage. The passing of this bill will set up my young family for a lifetime during and after a full career.

Thank you for your time,

Thomas Fagnani

FF/PM 4B

From: [REDACTED]
Sent: Thursday, January 27, 2022 7:05 PM
To: Senate Labor and Commerce
Cc: Rep. Andy Josephson
Subject: Letter of Support for HB55

To Whom it May Concern:

I am writing in support of HB55. I am a 14+ year career Firefighter / Paramedic in Anchorage Alaska, and currently serve in the Jewel Lake neighborhood where I grew up. I want to provide a little of my background, offer a little perspective of my job, and finally discuss retirement savings and life after the fire service.

I was so excited on my 14th birthday, not to obtain my driver's permit, but to go to my first day of work at Tastee Freez for Rich Owens. I had mowed lawns and shoveled driveways, hung Christmas lights, and even sold Christmas trees one year to raise money to buy Christmas gifts, but on my 14th birthday I joined the workforce "for real." The interesting thing about that first job, learning how to dip the perfect cone and scrape a grill clean without burning my knuckles, was what my employer contributed to my retirement as social security contributions. Tastee Freez contributed 6.2% of my paycheck to social security.

When I was 20 years old I started working for the Anchorage Fire Department. I am a firefighter / paramedic and love serving my neighbors in their worst moments. But this job is not easy, and it is not without a large expense on the personnel who serve. We don't fight many fires anymore—but truthfully, those are the easy calls. I cannot accurately express the impact a career as a first responder has. I have lost count of the amount of dead children I have tried to resuscitate, will never forget the many sounds a mourning parent makes, and I've gotten fairly proficient at telling someone their loved one is dead.

I'm not sharing this for any reason except to provide perspective. It's no wonder first responders experience elevated divorce rates, substance abuse / dependency, significantly increased cancer rates—and—did you know more cops and firefighters die every year from suicide than every other cause combined?

This job is important, but it is not free. It comes with a great cost to the responders. Do you know what my employer contributes to my retirement? Not the PERS system, but to the actual employee's retirement—5%. Not 5% plus social security. JUST 5%. When I started working at Title Wave Books at 16 they contributed to social security AND offered a 401K match—to a teenager—to shelve books. Why would an employer offer an employee a 401K match for a position that required almost no skill whatsoever? You know the answer—because it was worth it—to keep good employees, to avoid training new ones, and, perhaps to a much smaller extent, to help the employee save for their future.

I recently got to lead our Fire Academy for brand new employees. The person I would consider the top candidate passed the academy with the highest marks, received several national certifications through the academy process, and stayed for about 11 months before accepting a position with a department in the lower 48 who offers a pension. About a month ago, a paramedic who I mentored and had about six years with the fire department, left for a lower 48 department with a pension—he was a lifelong Alaskan with two other family members on our department. These are merely the two most recent examples of excellent employees who we have lost because we didn't have anything to keep them here.

I can't really sugar coat it at this point—the contributions to our retirement are a joke—they are a slap in the face to the responders. I currently contribute 20% of my paycheck to 401K and 457 accounts on top of the PERS 401A contributions—I also own rental properties and have worked hard to keep my lifestyle small to be able to save for

retirement. I'm going to be just fine. But there is nothing to keep me here if/when I decide I want a lot more sleep at night, and a few less skeletons in my closet. The real benefactor of the pension to me, honestly, is the State of Alaska. Yes, it offers some measure of security to the employee and perhaps their spouse, but at an immaterial cost to the State compared to the current system, but really, the state, our departments, and our citizens benefit—because we get to attract the best, and KEEP the best. Pensions weren't designed for the employee—they were for the employer, and that's the point we are missing here.

For full disclosure, I'm probably on the periphery here but-- without a defined medical benefit, I don't even plan to opt in to the pension—I'd prefer to have the access and opportunity the 401A balance provides when I retire, as well as the freedom to leave when my wife decides it's time to go—but for the State—for the department, and for our taxpayers—as a taxpayer-- the pension is a no-brainer. . It's the answer they want, and the one our first responders deserve.

Let's keep the highly skilled employees we invest so much time and money in—let's keep them here in Alaska-- instead of breeding them for other departments around the country who are courting them regularly.

Thank you for your service and for your consideration.

Best regards for a happy, healthy, and prosperous 2022.

Chase Perrins

--Thankful for the opportunity to serve my community—

CHASE PERRINS

[REDACTED]

From: Matt Fellman [REDACTED]
Sent: Thursday, January 27, 2022 7:16 PM
To: Senate Labor and Commerce

Senate Labor and Commerce,

I'm writing to you today to provide a testimony for HB 55 and its importance. As someone who has worked as an Alaskan firefighter over the last several years, I have become very familiar and therefore concerned regarding my future. Alaska is where I was born, raised, and a place that I love to call home. However, even though Alaska is dear to my heart I would be lying if I said that I haven't actively been searching and putting applications into departments within the lower 48 to work for the extended future. The fact is that Alaska's public safety retirement in comparison to much of America's Northwest is essentially non-existent. Although I hate thinking about it, there will come a day that my body, mind, and ability to perform as a firefighter/paramedic will come to an end sooner than my ability to retire will. The statistics speak for themselves as public safety employees are abandoning Alaska's retirement to greener pastures and I have seen this firsthand during my career in Alaska. Unless something is changed in the near future, I will be forced to look out for my best interest and hop on that same wagon out of town. I hope that you will consider placing your support into the passing of HB55 and make an enormous step in giving back to the public safety employees of Alaska.

Thank you,

Matt Fellman- Anchorage Resident
[REDACTED]

From: james johnstone [REDACTED]
Sent: Thursday, January 27, 2022 7:21 PM
To: Rep. Andy Josephson; Senate Labor and Commerce
Subject: Support HB55

Hello senate labor and commerce committee

I write in support of HB 55 and urge you to support it as well. I have witnessed the results of our inadequate retirement system and know how badly we need to fix it. I know numerous firefighters and policeman who have left the state in search of a better retirement plan.

Having witnessed the impact of a great retirement from my grandfather who was tier 1 I know how poor my plan is in comparison

I thank you for your time in reading this and hope for your support.

From: Greg Bean [REDACTED]
Sent: Thursday, January 27, 2022 7:37 PM
To: Senate Labor and Commerce
Subject: HB 55

Members of the Senate labor and Commerce Committee,

My name is Greg Bean and I am writing in support of HB 55. I have worked in emergency services for 20 years and am lucky enough to be in Tier 3. For the last 13 years I have been employed with the University Fire Department in Fairbanks, Alaska. Our mission is to train future leaders in emergency services.

I am concerned with the amount of students we train who ultimately leave Alaska for employment in other states. I believe the main reason for leaving is better retirement systems that other states offer. This has been occurring at alarming rates since the implementation of Tier 4 and has created a large gap in experience. We are seeing the effects of this in the interior with low retention rates which have caused openings at higher levels which are difficult to fill due to lack of experience.

Thank you for your work in our capitol and I ask that you please support HB 55 and pass it out of committee.

Respectfully,

Greg Bean
[REDACTED]
[REDACTED]

From: Joey Crabb [REDACTED]
Sent: Thursday, January 27, 2022 8:28 PM
To: Senate Labor and Commerce
Subject: HB55

Senate Labor and Commerce Committee,

I wanted to write you in regards to the support of HB55. I was born and raised in Anchorage and am a member of the Fire Department. In the time I have been with AFD I have made some very close relationships. The employees for AFD I have now seen are top notch, hardworking, great people. I love Alaska and I don't intend to go elsewhere. But I can't say the same for my co-workers. Although many of them love it here in Alaska as well, it's only natural to look out for their future and seek out options that would benefit them to have a stable retirement. Selfishly I want to keep capable well trained Fire Fighters to work with everyday so we have the best chance of helping the community and also keep ourselves out of harms way. The more our Department becomes a stepping stone for other options the less that will be the case. For the city it would be a major detriment to see these individuals pursue other paths both for the talent they bring in protecting the city, but also the money it costs (approximately \$200,000) to train each one that will go out the window. Only to have to turn around and train a new employee for another \$200,000 who may choose to make the same move out of the state down the road.

I appreciate your time and effort pushing this agenda forward and taking the time to review my letter. Please support HB55 and pass the bill out of the committee. Thank you so much.

FF Joey Crabb

[REDACTED]

[REDACTED]

From: Tompkins, Katherine A. [REDACTED]
Sent: Thursday, January 27, 2022 8:36 PM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: Support for HB 55

Good evening Senate Labor and Commerce,

My name is Katherine McDonald. I am a financial auditor for the State of Alaska and a sister-in-law to an Anchorage based paramedic. I would like to express my support for the public safety retirement bill, HB55, and implore you to continue moving this bill forward. Both the legislative and executive branches note that Alaska is having a public safety problem. While the problem is complex and the potential solutions need to be multifaceted, I believe that no solutions will be complete without addressing the retirement disparity for public safety officers that result in the outmigration of these valuable committee resources to other states.

Alaska is struggling to not only recruit public safety servants, but to retain those that we have invested resources in training. Investing in heavy upfront training costs for public safety personnel, only to lose them to the other states that offer better retirement security is a waste of Alaska's fiscal resources to the benefit of other states. Public safety officers perform physical strenuous work that makes a 35-45+ year career that individuals like myself with a desk job can sustain, difficult to maintain. This puts their ability to accrue retirement earnings under a 401(k), 403(b), or 457(b) at a disadvantage. Additionally, their work comes with inherent risk to their health and safety, and I think that risk should be honored with retirement security.

Alaska has lost lifelong Alaskans public safety officers in the 25-35 year age range to other states, which results in a cohort deficit of mid level public safety workers. As a lifelong Alaska and state public employee who cares about the long term fiscal standing of our state, I support that this legislation seeks to not only aid in recruitment and retention but to maintain fiscal responsibility. First, in the short to medium term, the fiscal impact of this bill will reduce expenditures considering the continual recruiting and training costs incurred by the state and municipalities to hire and train personnel that leave after the five years being vested in the defined contribution plan. Secondly, in the longer term, as the appropriating body I know that you continue to see the fiscal impact of previous defined benefit retirement tiers on the state budget. Therefore, consideration has to be made for thoughtful long-term planning. I believe those considerations were included in HB55.

The move of using the high 3 to the high 5 years is a great addition to help address some of the issues that resulted in the state moving away from Tier 3 for all public employees. Additionally, including the lever for increased employee contribution rates if the plan is underfunded helps spread some of the risk away from the state. I strongly request that the committee passes this bill out of committee and onto the Senate finance committee and a floor vote during the 2022 session. This issue has continued to plague public safety recruitment and retention and must be addressed promptly.

Thank you,

Katherine McDonald

Anchorage, Alaska

From: [REDACTED]
Sent: Thursday, January 27, 2022 8:42 PM
To: Senate Labor and Commerce
Subject: HB55 Support

Dear Labor and Commerce Committee,

My name is DeLynn James. I am a retired nurse from the Veterans Administration, the mother-in-law of a firefighter, and a 28-year Alaskan resident. I am writing in support of HB 55 and to implore you to swiftly pass this bill out of Committee and onto the next step.

As a current retiree, I understand the importance of a robust three-legged stool of retirement savings: 1) social security, 2) employee pensions, and 3) personal savings. With the change to Tier 4, current public safety officers only had one leg in a very lopsided stool: personal savings through a defined contribution plan. With no guaranteed retirement savings in terms of social security due to the state opting out for public employees and in terms of defined benefit plan, the entire risk of retirement is placed on the shoulder of our public safety employees. This had led to difficulty in recruiting and retaining staff. The state invests considerable expenses in training staff and should ensure that we have a competitive benefits package to retain out investment.

Thank you,

DeLynn James
Sent from my iPhone

From: Jules Carroll [REDACTED]
Sent: Thursday, January 27, 2022 9:12 PM
To: Senate Labor and Commerce
Subject: Support of House Bill 55

Dear Senate Labor & Commerce committee,

I am emailing in regards to providing written testimony for my support of HB 55. Ensuring I have a good retirement plan has always been important to me, but it's especially important to me as a firefighter with Type One Diabetes. Though retirement is a long way away for me, it is still something that causes me to worry. I love working in Alaska; however, with the current retirement plans for firefighters, it makes the thought of working here seem not worth it in the long run. Since I'm just starting my career as a firefighter, I think about what decisions I need to make now so I can have a good life after I have to retire. If House Bill 55 were to be approved I would feel a lot better about staying and working in Alaska. Thank you for considering this bill and I ask that you please support HB 55 and pass the bill out of the committee.

- Jules Carroll

From: Aaron Schrage [REDACTED]
Sent: Thursday, January 27, 2022 9:23 PM
To: Senate Labor and Commerce; andrepresentative.andy.josephson@akleg.gov
Subject: Support of HB 55

Dear Representative Andy Josephson,

I hope all is well. I am writing to you in regards to the current PERS TIER IV retirement system. I am an active firefighter for the Anchorage Municipality, and I have been here for four years. I am almost fully vested in the retirement system. However, this does not feel like a great milestone or accomplishment for me. When I look at my retirement, I realize that I will need to save more money than I can put away in order to have a family and retire at a reasonable age that is still capable of performing this job.

This puts me in a position where I need to consider what is more important to me. Do I want to have kids one day and raise a family in Alaska? Do I want to save my money and retire before this job has placed its burden on me and my body no longer works the way it used to? Do I buy a house and call it an investment or do I rent and put all of my money into my savings account? This should not be a choice anyone who dedicates their life and body to should have to decide themselves. The government has a responsibility to take care of its hard working citizens and give them the comfort of knowing that they can one day retire and not have to worry about the burden of the high cost of living and expenses that come with living in this great State.

I hope you would consider supporting House Bill 55 which offers a practical solution to my concerns with the current TIER IV retirement system. Thank you for your time and your support.

Sincerely,

Aaron Schrage
[REDACTED]

From: Brian Palmer [REDACTED]
Sent: Thursday, January 27, 2022 9:32 PM
To: Senate Labor and Commerce
Cc: representative.andy.josephson@akleg.g
Subject: Support for HB 55

1/27/2022

RE: HB 55

Dear Representative Andy Josephson and Senate Labor & Commerce Committee:

Good day. I am writing to you today to discuss my concerns with the current PERS TIER IV retirement system. I have been a Firefighter and member of the Anchorage Fire Department for 14 years. I am in TIER IV and fear that the current retirement system is flawed and doesn't provide enough of a benefit to its employees. The truth of the matter is, with a quick glance at my TIER IV account it is hard to imagine it would even be half of what a retirement account should be by the time I hit retirement age.

Another consideration, public safety workers (Police Officers, State Troopers, and Firefighters) whom work on the line experience severe physical and mental burden over the course of a 25 year career. I fear that our current TIER IV members will be steered toward working LONGER careers because of not being in a financial position to retire, which could ultimately have disastrous physical and mental health consequences for our front line public safety personal whom have worked so hard to protect the citizens of our great state.

I hope you would consider supporting House Bill 55 which offers a practical solution to my concerns with the current TIER IV retirement system. Thank you for all of your hard work in Juneau.

Sincerely,

Brian Palmer
Constituent District 11

[REDACTED]

From: P Wilson [REDACTED]
Sent: Thursday, January 27, 2022 9:41 PM
To: Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>
Subject: HB 55 - Tier IV Retirement Plan

1/27/2022

RE: HB 55
Dear Representative Andy Josephson

Good day, I am writing to you today to discuss my concerns with the current PERS TIER IV retirement plan. I have been a Fireman and member of the Anchorage Fire Department for 16 years. I am currently in the previous TIER III retirement system. The current TIER IV system in my opinion is a flawed program and comes up short for our public safety employees. I am thankful for the system that I'm in and see the younger recruits get training only to leave to positions in the lower 48 that have a better retirement system.

Another consideration, public safety workers (Police/Fireman) who work on the line experience severe physical and mental burden over the course of a 25 year career. I fear that our current TIER IV members will be steered toward working longer careers because of not being in a financial position to retire, which could ultimately have disastrous physical and mental health consequences for our front line public safety personnel who have worked so hard to protect the citizens of our great state.

I hope you would consider supporting House Bill 55 which offers a practical solution to my concerns with the current TIER IV retirement system. Thank you for all of your hard work in Juneau.

Sincerely,
Phillip O. Wilson
Constituent District 21

[REDACTED]

To whom it may concern:

I would like to discuss a growing concern for public safety within the State of Alaska. As you know, over half of public safety workers now fall into the Tier IV retirement system. My concern is that this retirement system will not provide an adequate retirement for our frontline public safety workers including firefighters, police officers, and State Troopers. This concern is shared by labor and management and has real financial consequences for the State and local municipalities in the form of recruitment and retention. The cost of training a new public safety member in the state is approximately \$190,000 which, in the past, was spread out over a 25-year career. We are now seeing our well-trained public safety members leave after 5 years and the money which could be used for training and equipment is now being used to recruit and train new officers. This also leaves our public safety departments with less experience as we continue to bring in newer members. This problem has been well stated by nearly every public safety department within the State and there is no sign of this trend reversing without action from the legislature.

Over the last 14 years we have worked to find a solution that solves the recruitment and retention crisis and protects the State from an unfunded liability. With a conservative approach that offers a modest benefit we can attract and retain the best public safety workers. I encourage you to support House Bill 55 which offers a practical solution to this growing problem and sets the State up to be competitive again. Thank you for taking the time to review this letter and for your work in Juneau.

Sincerely,

Nick Constantino

[REDACTED]

[REDACTED]

[REDACTED]

From: Andy Smith [REDACTED]
Sent: Thursday, January 27, 2022 10:04 PM
To: Rep. Andy Josephson; Senate Labor and Commerce
Subject: HB 55

Dear Representatives,

I am writing you in regards to the Teir IV retirement system. I have been a Firefighter EMT with the Anchorage Fire Department for just over 14 years. I have personal concerns over the current structure of the Teir IV system, especially for public safety workers (Police and Fire). Our work, is extremely physically and mentally demanding over the course of a 25 year career. At 14 years into my career, I find it hard to believe the deferred comp system will even be remotely practical for retirement at 25 years. I am currently, preparing myself for a second career outside of public service, because the financial position of retiring under Teir IV is too questionable. I personally know several AFD coworkers who I hired on with and after me, who have already left public service in Alaska because of the Teir IV retirement system. HB 55 is a practical solution that would retain myself and others like me.

I hope you and your fellow lawmakers, will consider supporting HB 55, which offers a practical solution to retain the highly trained public safety personnel who serve our communities.

Thank you for all of the work you and your colleagues in Juneau do for our great state.

Sincerely,

Andrew Smith
Constituent District 10-E
Willow Ak
[REDACTED]

From: Kelley Russell [REDACTED]
Sent: Thursday, January 27, 2022 10:08 PM
To: Rep. Andy Josephson; Senate Labor and Commerce
Subject: Support for HB 55

Senate Labor and Commerce Committee,

My name is Dr. Kelley Russell and I am writing to you in ardent support of House Bill 55, which is focused on addressing the public safety retirement crisis we have in Alaska. I am a graduate of the University of Alaska Anchorage's Doctoral Program in Clinical-Community Psychology and am employed as a clinical psychologist, serving the mental and behavioral health needs of Alaskan Veterans. I am also married to Jayson Russell, who is a firefighter/paramedic in the Anchorage Fire Department and is very involved in several aspects of the organization, including serving on the Fallen Firefighters Committee, and being one of the mentors on the local Fire Explorers Post for youth interested in the Fire Service.

I urge you to support HB 55. I have seen so many fire service professionals leave the state, especially in the past few years, discussing how although they love Alaska, it is impossible for them to stay because almost every other state has a better retirement/benefits system for public safety professionals than Alaska. Many of the folks I have seen leave are paramedics, which are the top tier of qualifications in emergency medicine in the state, which is already a hugely understaffed position in the Anchorage Fire Department. My own husband, who has dreamed of being an Anchorage Firefighter since he was 6 years old, has had discussions with me about how we might need to consider moving within the near future if the state does not change to offer the same support that is offered to his fellow firefighters in other states.

I throw my support behind this bill for several reasons. First, as a community member, I believe the service and sacrifice of our emergency medical professionals deserves to be honored. We need to take care of the people who take care of us. Also as a community member, I am concerned about having an adequate workforce to provide care in an emergency. In a geographically isolated place that has some of the highest rates of traumatic experiences (suicide, domestic violence, etc.), we need to have good emergency response providers, and numerous ones at that. Without providing competitive benefits, it will be difficult if not impossible to provide the needed workforce to staff the front lines of these traumas. Beyond just losing these valuable community members, we also will lose the contributions of their family members. So many spouses of firefighters work in critical workforce sectors such as education/teaching, medical and mental health. We need these professionals to stay in our state as well.

As a mental health professional, I have heard the stories of survivors of various traumatic events whose suffering has been made easier by having rapid and quality care by emergency response teams. Everyone deserves someone who is enthusiastic about their job, well trained and focused to be there to provide care to them on one of the worst days of their lives. If we have providers who are dissatisfied and feel unsupported by the community that they offer their lives and physical and mental health for, those patients are not going to get as quality of care as they deserve. Those negative mental health effects can reverberate through generations.

Personally, as an Alaskan who loves this state, I do not want to leave but very likely will be forced to move with my husband if something is not changed in providing better retirement for public safety. I have spent almost my whole life here, and I pursued my graduate education in this state so I could receive specialized training in addressing the mental health needs of Alaska. I want to serve Alaskans as a psychologist and I want Jayson to be on the front lines here as a firefighter/paramedic. I want our son and any future children to grow up here, experiencing the vibrant individuality of Alaska, enjoying and protecting the beauty of its lands.

As a community member, mental health professional, spouse of a firefighter/paramedic and enthusiastic Alaskan, I urge and encourage you to support House Bill 55. Please take these next steps to protect our public safety professionals, our emergency medical response system and our amazing state. Thank you so much for your thoughtful consideration, and your dedication to bettering Alaska.

Thank you,
Kelley Russell, Ph.D

From: Jayson Russell [REDACTED]
Sent: Thursday, January 27, 2022 10:09 PM
To: Rep. Andy Josephson; Senate Labor and Commerce
Subject: Support for HB 55

Senate Labor and Commerce Committee,

My name is Jayson Russell, and I am a firefighter/paramedic with the Anchorage Fire Department. I am writing to you in support of House Bill 55. It is hard to write to you how important this bill is in such few words, and on an email, but please hear me out. I grew up here in Anchorage, and I knew from when I was about 6 years old I wanted to be a firefighter. I never took the time to think about what working somewhere outside of Alaska would look like, because this has always been home. I'm a third generation Alaskan, and my wife is a second, and we have a newborn son. I want to raise my family here.

But the conversation of long-term finances comes into play here - "can we really afford to live here for the next 30+ years?" It's hard to speak with my good friends - whom I went to the University Fire Department (UFD) with (in Fairbanks) - while they talk about leaving state and the good things they have going for them now. They work less (by 33%), make slightly less (with less cost of living) and have a pension!

I urge you all as the Senate Labor and Commerce Committee to please move this bill forward. The tier IV system has been shown to be much less being a defined contribution opposed to a defined benefits plan, and we are wasting money right now. I see my friends moving onto other states like Washington and Idaho, and there will be an increase in even more people leaving if nothing is done. In fact, I myself have been talking to my wife about it more and more, even though I was just hired on a few years ago the AFD. It's not that I don't love my position here in Anchorage, but I am trying to be wise about the best possible route for me and my family. For us, it's just talk as of right now. But when I get vested after five years, if the opportunity for a pension - or at least something that looks like a pension - isn't on the table, then my family and I could very much be leaving.

Please consider voting for this bill. My home and my heart is here in Alaska, and it took me nearly ten years to get on with the AFD. It's sad for me personally to think of a future where I'm not here, but I have to put my family first. Thank you.

- Jayson Russell

From: adam peterson [REDACTED]
Sent: Thursday, January 27, 2022 10:36 PM
To: Senate Labor and Commerce
Subject: Senate Labor and Commerce Committee: HB55

Dear members of the Senate Labor and Commerce Committee, I am writing to you to voice my support for HB55. I have been a firefighter for over 17 years in Anchorage. I have seen firsthand the impact that Tier IV has had with recruitment and retention of firefighters here in Anchorage. Too often firefighters get hired, receive training, and gain experience, only to leave for departments out of state offering defined benefit retirements. I am asking for your support of this bill to give firefighters the security in knowing that they will be secure in retirement after a career of service to their community. Thank you for your work and for your time. I urge you to pass this bill out of your committee.

Adam Peterson
Anchorage, Alaska

Sent from my iPhone

From: Alex Wiita [REDACTED]
Sent: Thursday, January 27, 2022 11:40 PM
To: Senate Labor and Commerce
Subject: HB55

Dear senate and labor committee,

I am writing you to voice my support of HB55. I have worked private sector for most of my life; I am vested in the laborers union local 341 and operating engineers local 302. I was fortunate to be hired by AFD local 1264 in January of 2020. I have a social security benefit as well as a defined benefit towards retirement.

If I was hired young, like most who devote their lives as a public servant; I would be looking for other work due to the current situation of tier 4 status.

The current contribution put forth towards tier 4 by MOA is relative to other private sector union employers that provide a defined benefit.

Who do you want when your life is in jeopardy? The current plan does not provide suffice retirement for the premium employee.

I am writing you today asking for your support towards HB55.

Regards,
Alex Wiita
[REDACTED]

Take care of us so we can take care of you.

From: Grant Galvin [REDACTED]
Sent: Friday, January 28, 2022 6:58 AM
To: Senate Labor and Commerce; Sen. Scott Kawasaki
Cc: Rep. Andy Josephson
Subject: HB55

Ladies & Gentlemen of the Alaska Senate,

I have been a firefighter and EMS professional in Interior Alaska for over 8 years, and I will be leaving the fire service in mid-March. A significant reason for my departure is the lack of future stability and financial security due to the absence of a Defined Benefit retirement system. A defined benefit is common in public safety, and is a reasonable end to a dedicated career of public service. I would certainly give great consideration to a return to Alaska public employment if HB 55 passes, and have utmost faith that it will be met with great improvements in recruitment & retention for critical public safety fields. I truly hope you will support this bill, and in so, support the men and women serving in public safety in our communities.

Respectfully,
Grant Galvin
[REDACTED]

From: William Wood [REDACTED]
Sent: Friday, January 28, 2022 7:25 AM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: Written Testimony HB 55

Dear Senate Labor and Commerce Committee,

This is a written testimony in support of HB 55. As a born and raised Alaskan pursuing a career in the fire service, this bill would heavily impact my future. This bill could positively effect the many firefighters in Alaska that choose to serve their community and put their lives at risk. Although I am early in my career as a firefighter, the firefighters I know have been the most compassionate and motivated people I have ever met. Many, including myself, have considered looking for job opportunities outside of Alaska for the greater benefits that could support our families. However, it has always been my plan to stay in Alaska and work a full, healthy career. With the passing of this bill, there is no doubt I would stay.

Please do support HB 55 and consider passing the bill out of the committee.

Thank you for your time and support,
William Wood

From: Dillon Vought [REDACTED]
Sent: Friday, January 28, 2022 7:32 AM
To: Senate Labor and Commerce
Subject: Written Testimony in support of HB 55

Senate Labor and Commerce Committee,

I write this in support of HB 55;

As a lifelong Alaskan I find our current public safety predicament perplexing. Why do we have such turnover of public safety professionals in such a beautiful place? I knew the issue existed, especially in the rural communities, but I did not understand the extent of it until I joined the fire department. Then I saw the highest performing recruits leave mid internship (probation) for lower 48 departments. Then I saw people sacrificing their entire social life to work 36 hour shifts with a 12 hour break before a 48 hour shift just to try to build up their 401K because there wasn't defined benefit security. Then I saw how much the schedule and psychological hardship of public safety positions impact peoples lives. The sacrifices of these positions are significant and real. The thought that we wouldn't be taken care of after retirement with no guaranteed defined benefit puts a burden on all the public safety professionals in this state and causes them to look for employment elsewhere. We put our lives on the line every day in this job, and we are hoping to have a reasonable retirement to show for the years of hard work. HB55 has been well thought out and will lead to a stronger, healthier public safety workforce. I thank you for your time and hope that you support HB 55 and pass the bill out of the committee.

Thank you.

Dillon Vought, MBA, M. Ed, Professional Fire Fighter.

From: Dan Weatherly [REDACTED]
Sent: Friday, January 28, 2022 8:41 AM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: HB 55

Members of the Senate Labor & Commerce committee,

I am writing to you in hope that you will support and pass HB 55 out of your committee. From my perspective of 20+ years in the fire service, 17 of those as a career firefighter, Tier IV has been very destructive for public safety in Alaska. I have personally seen dozens of highly trained, capable, professional individuals leave Alaska solely due to Tier IV. These are not just cases of an individual vacating a position and then another one stepping in to fill the void every few years. Where one person would fill a role for say 25 years, we have been seeing it take about five people to fill that role in the past 15 years since Tier IV began in 2006.

Many public safety agencies in Alaska have turned into the training ground for the Lower 48, seeing these highly trained professionals leaving on a rotating basis. How is this tenable for Alaska? It's not just the costs of recruiting, hiring processes or training that we are losing out on, it's that for the past 15 years communities have been slowly losing the continuity of service that experience and mentorship provide. Who is going to be left in our organizations to provide these critical components of professional growth, if people cannot stay long enough to become experienced mentors?

Last, and not least, when these promising individuals do leave Alaska, they are also taking away future Alaskan families that are critical for the growth of the 49th State. Support that can be found in all levels of government for Tier IV has been telling those who leave that the future is to be found south of Alaska. Please take the proactive action on HB 55 and pass it through. Help your public safety organizations by making a course correction and get the compass needle pointed back north just like our state motto proclaims it to be.

Thank you for your time.

Very Respectfully,

Dan Weatherly

From: shayne wescott [REDACTED]
Sent: Friday, January 28, 2022 9:37 AM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: HB 55

Senate Labor & Commerce Committee,

My name is Shayne Wescott and I am writing to you today in support of HB 55. I have spent most of my life in Alaska and wish to spend the rest of my years here. Alaska is where my family is and where I want to raise a family. The current retirement system in Alaska is making that near impossible. HB 55 is a bill that can help make that possible.

HB 55 is a fair pension plan that puts the risk on both the employer and the employee. It has been designed with influences from successful pension plans used in other states. This plan helps to not only take care of public safety but also solves our very expensive retention issue.

Thank you for your time and consideration for HB 55,

Shayne Wescott

From: Ben Woods [REDACTED]
Sent: Friday, January 28, 2022 10:14 AM
To: Senate Labor and Commerce
Subject: HB 55

Hi there and good morning I hope all is well. My name is Ben Woods and I wanted to show my support of HB 55. This is my written testimony. I have just begun my career as an EMT/Firefighter and it's safe to say I made the right career choice. The job brings me so much joy and satisfaction and the icing on the cake is that I get paid for what I do. It's a stress reliever that I don't need to pick up a second job to pay the bills and I get to put emergency services as one of my main priorities. However, I'd like to have a nice retirement. By the time I get to the age of retirement I can imagine I wouldn't want to work any 9-5 or kelly schedule. If I'm going to work I'm going to work on my own terms. I believe HB 55 will allow that. I'd like to thank the committee for taking the time to consider all options, coordinate, and make a decision. Please support HB 55 and pass the bill!

Respectfully,

-Ben Woods

From: [REDACTED]
Sent: Friday, January 28, 2022 10:18 AM
To: Senate Labor and Commerce
Cc: Rep. Andy Josephson; Sen. Shelley Hughes
Subject: Supporting HB 55

Honorable Legislative Members,

My name is Tyler Belk. I am a firefighter/paramedic that serves the community of Anchorage, Alaska as a responder with the Anchorage Fire Department. I am a lifelong Alaska resident of Eagle River. My family has been in Eagle River since the 1940s.

As a constituent and as a first responder I want to sound a resounding and wholehearted support for HB 55.

Public safety is the unanimously agreed government service that is absolutely necessary. In the past decade, Alaska at the state and local level, has struggled with the recruitment and retention of long term first responders. Generally, the greatest candidates see Alaska as a place to work for a few years at the start of their career where they receive world class training, experience, provide amazing service to our communities, and then ultimately decide to seek more benefit elsewhere namely a secure retirement. This mentality has created a massive recruitment and retention issue that will only create worse problems down the road.

HB 55 provides for a massive benefit to our responder state wide that will give them irrefutable incentive and encouragement to drop deep roots in Alaska and fulfill a full career rather than take their training and skills elsewhere leaving a net financial loss for Alaska. It's impossible to argue with the notion that these are the class and type of folks we want in our state for the long term.

Opponents will attempt to cite the system as antiquated. They will also attempt to scare you with "unfunded liability." For sake of brevity, this antiquated system is the system (in a different form) that many current retirees, even legislators are in or benefit from and I do not see them complaining about it or exiting it for a defined contribution system. As far as "unfunded liability" you can site the numerous systematic changes of this new hybrid system vs. the old Tier I-III systems as mitigation techniques (high 5-year, no medical, etc.). Furthermore, the unfunded liability of old tiers was also a result of an atrocious actuarial analysis that led the state into a poor financial position.

Nevertheless, HB 55 has numerous safe guards, excellent actuarial analysis citing predicted success with current form, and, a likelihood to improve greatly the recruitment and retention issue that is plagued out public safety entities.

I encourage the support of this bill and challenge opponents to avoid bias of previous systems and research the validity that HB 55's proposal has.

Sincerely,

Tyler R. Belk

[REDACTED]

[REDACTED]

From: Benjamin Simonds [REDACTED]
Sent: Friday, January 28, 2022 10:47 AM
To: Senate Labor and Commerce; Rep. Andy Josephson
Subject: Support of HB55

Dear Members of the Senate Labor and Commerce Committee,
My Name is Benjamin Simonds and I am writing to you asking for your support of HB55.

I have been a career firefighter/paramedic for 17.5 years in Alaska. I was hired in Soldotna in May of 2005. At the time I did not know that I had won the lottery on two fronts. I had my dream job and I was hired prior to July 1st, 2006. That is when the State of Alaska's retirement system changed. I was young and not aware of the downstream effects of this change until several years later. Like most people who finally get hired into the public safety sector I was just happy to have a job in my desired career field. As my time in the fire service accumulated I was slowly educated and became witness to what this change in retirement benefits would cost the departments I worked for.

In 2011 I was hired by the Anchorage Fire Department where I currently serve as a Captain/Paramedic. During my tenure at the Anchorage Fire Department I have been intimately involved in the hiring and training of new members. During this time I have personally trained and watched several firefighters I have trained and mentored leave the State of Alaska for fire service jobs in other states that offer Defined Benefits, In fact on my firefighters who was hired in January of 2021 left in December for a department in Washington. He hadn't even completed his probationary period. While he loved working for AFD he saw the retirement opportunity down in Washington as too good to pass up. He was forward thinking about what his life in retirement would look like if he had a DB plan vs a DC plan. We are seeing our members becoming aware of the disparity in retirement plans between states and getting educated on what the State of Alaska's retirement offers it members and electing to seek employment else where.

While I love training and mentoring it is frustrating and tiring to have to constantly train new members who are no longer replacing 25-40 year employees but instead 1-4 year employees. One of the most vital aspects of a job in public safety is real life experience. It is exposures to various types of calls and situations that allow a member to build their Recognition Prime Decision making skills. These skills are what allow both firefighters and police officers to be successful in their duties. Academies can teach you the skills but can not provide the real life knowledge and experiences you need. This knowledge is developed over ones career. This allows them to pull from previous experiences to allow for success in what ever situation they are currently requested to responded to or presented. By slowly decreasing the average years of experience in a public safety department we slowly remove the opportunity to have very experienced personnel in command and supervisory roles. Roles in which those members have to make quick and safe choices on the operations that will be performed. It is also expensive to constantly train new members. The cost of initial training is no longer spread over several decades but now several years. This is not cost effective in a time when fiscal constraints exist and we are expected to be financial stewards of public funds.

Support of HB55 is important to me because DC retirement is causing members to leave. We have a problem and this bill is the solution. Public Safety Employees are problem solvers. Our job is to solve problems for the public we serve. They call 911 when they no longer know what to do and need help. This is a problem that we can not fix on our own. This is a problem where we are calling on you for help. I thank you for taking the time to read my written testimony. If you have any questions or follow up to my email please do not hesitate to call or write.

Benjamin Simonds

[REDACTED]

From: Tony Naber [REDACTED]
Sent: Friday, January 28, 2022 11:53 AM
To: Senate Labor and Commerce
Subject: Support and testimony for HB 55

To whom it may concern,

My name is Tony Naber, and I am a third generation firefighter living and working in Fairbanks, Alaska for the Fairbanks Fire Department. I am writing in support of HB 55 and a defined benefit retirement system. Currently, the only thing that holds me in the state is family ties and the fact that I have been born and raised here. There is an incredible incentive for me to move out of state for financial security with the current defined contribution system. Please support a better retirement system for public servants and public employees.

Tony Naber

From: Jennifer Kach [REDACTED]
Sent: Friday, January 28, 2022 12:52 PM
To: Senate Labor and Commerce
Subject: Support for HB 55

Senate Labor & Commerce Committee,

This letter is my written testimony of support for House Bill 55. My name Jennifer Kach and I have been a firefighter with the Anchorage Fire Department for a little over four years. I am encouraging you to support HB 55 because is a possible solution to the inadequate retirement system the Anchorage Fire Department currently offers. Our state, and the AFD, have suffered because we do not offer our first responders an acceptable retirement plan. The AFD cannot compete with other departments around the nation to attract great candidates to come and test or be hired. I have seen several great employees leave because they don't feel able to provide for their families in the future and I have met great candidates who have passed up a job offer with the AFD for a job that offered a more secure retirement plan.

On a personal note, I worked for the Anchorage School District teaching health to elementary students for the first ten years of my career. I was disappointed to begin my teaching career with a Tier III (TERS) retirement plan (which is the equivalent to Tier IV in the fire department). After serving my community as an educator for many years I decided I was ready for a change. I worked very hard and finally achieved my goal to become a firefighter. The only down side was that my retirement plan was even worse than before! I have major concerns about my financial situation once I reach retirement age and have dedicated many hours of my personal time towards budget and investment education. The outlook does not look positive and I may be forced to pursue other career options. Please support House Bill 55 so that I do not have to change my career yet again, in pursuit of a reasonable and secure retirement.

Thank you so much for all your hard work and for taking the time to read this letter.

Sincerely,

Jennifer Kach