

**HB**

**83**

<TARGET><BILL>HB 83</BILL><SUBJECT>HB  
83</SUBJECT><COMM>HL&C30</COMM></TARGET>



# Representative Sam Kito

## Alaska State Legislature

### House District 33

#### Downtown Juneau

Douglas

Haines

Klukwan

Skagway

Gustavus

Excursion Inlet

Chair

House Labor & Commerce

Chair

Legislative Council

Member

House Health &  
Social Services

Member

House Rules

### Contact

Rep. Sam Kito

Alaska State Capitol 403

120 4<sup>th</sup> St

Juneau, AK 99801

907-465-4766

Rep.Sam.Kito@akleg.gov

### Sponsor Statement

#### House Bill 83

*“An Act relating to new defined benefit tiers in the public employees' retirement system and the teachers' retirement system; providing certain employees an opportunity to choose between the defined benefit and defined contribution plans of the public employees' retirement system and the teachers' retirement system; and providing for an effective date.”*

House Bill 83 lets teachers, Troopers, firefighters and other public employees choose one of two state retirement systems: today's defined contribution retirement account, or earning a new defined benefit pension. And it saves the state money in the process.

A defined benefit pension takes time to earn, but rewards public service by paying a guaranteed monthly benefit and, for long-term employees, health insurance. An individual defined contribution account is portable from one employer to another, and flexible in how it can be used, but makes no guarantees.

HB 83 lets newly hired public servants in Alaska choose the one that fits best. HB 83 creates a new more stable, more predictable defined benefit pension tier for teachers and public employees. A few years ago, Alaska beefed up oversight of the pension system to head off any new surprises. HB 83 keeps these smart reforms, making Alaska pensions stronger than ever.

And because the defined benefit pensions for new employees include sharing the risk of rising health costs, they will never cost employers more than the defined contribution system, saving money for schools, cities, and the State of Alaska. Fiscal notes prepared for prior versions of this bill show it save the state roughly \$70 million in the first 10 years.

Alaska teachers and public employees don't earn the private sector's defined benefit of Social Security, and many even lose Social Security benefits they earned in past jobs. So for most, a defined benefit pension makes sense. Other employees will choose individual defined contribution accounts because they prefer flexibility, portability, and control, or because their plans do not include long-term service in the public sector. HB 83 lets them choose an individual account.

The teachers who educate our children, the police and firefighters who protect our families, and the public employees who serve our state and cities will be able to choose the benefit that best fits their service.

Thank you for your support of House Bill 83.



# Representative Sam Kito

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### Sectional Analysis

#### House Bill 83

*“An Act relating to new defined benefit tiers in the public employees' retirement system and the teachers' retirement system; providing certain employees an opportunity to choose between the defined benefit and defined contribution plans of the public employees' retirement system and the teachers' retirement system; and providing for an effective date.”*

**Sections 1 and 2** Clarify that the Teachers Retirement System (TRS) defined benefit (DB) statutes apply only to employees who participate in the DB plan and did not convert to defined contribution (DC). No employee can participate in both the DB and DC plans. Sec. 1 also puts all TRS employers on an equal footing by requiring them to offer new employees the choice between DB and DC systems.

**Sections 3 and 4** Set employee contributions for the new DB tier at eight percent of pay, while leaving prior tier employees' contributions unchanged.

**Sections 5 and 6** Require a person receiving disability benefits under the DB tiers to seek work and receive a medical examination. Sets limits on the frequency of the exams.

**Section 7** Closes the Tier II DB health plan to new hires and those DC members who choose to convert to the new TRS DB tier.

**Section 8** Establishes the eligibility standard for retiree medical benefits in the new TRS DB tier. In the new DB tier, a member with 25 years of service may receive medical benefits partially paid by the system at any age. A member without 25 years must have at least eight years of service and be eligible for Medicare. Disabled members also get system-paid medical benefits.

A TRS DB retiree who does not meet those qualifications can buy health care coverage from the system, but must pay the full cost of premiums.

Establishes a premium share schedule for retirees to pay a portion of their health insurance and requires actuarial adjustments to keep the pre-funding rate of the new DB tier no higher than the cost of the DC plan.

Sets vesting rules for the premium share percentages so that the schedule can change during an employee's working life, but is fixed at the date of retirement.

**Section 9** Clarifies that the TRS DC statutes apply only to employees who participate in the DC plan and did not convert to DB. No employees can participate in both the DB and DC plans.

**Section 10** Puts all TRS employers on an equal footing by requiring them to offer new employees the choice between DB and DC.

**Section 11** Gives a newly hired teacher the choice between DB and DC systems. This is a one-time irrevocable choice. Sets timeframes and rules for the process.

**Section 12** Clarifies that the Public Employee Retirement System (PERS) DB statutes apply only to employees who participate in the DB plan and did not convert to DC. No employee can participate in both the DB and DC plans. This section also puts all PERS employers on an equal footing by requiring them to offer new employees the choice between DB and DC systems.

**Section 13** Sets the same minimum wage threshold for elected officials in the new DB tier as the 2004 reforms implemented for prior tiers.

**Sections 14 and 15** Set employee contributions for the new PERS DB tier at eight percent of pay, while leaving prior tier employees' contributions unchanged.

**Sections 16 and 17** Require a person receiving disability benefits under the PERS DB tiers to seek work and receive a medical examination. Sets limits on the frequency of the exams.

**Section 18** Establishes an eligibility standard for retiree medical benefits in the new PERS DB tier. In the new DB tier, a peace officer or firefighter with 25 years of service may receive medical benefits partially paid by the system at any age. A peace officer or firefighter who does not have 25 years of service must be eligible for Medicare and have at least 10 years. Other PERS employees require 30 years of service to get medical benefits partially paid by the system unless they are Medicare eligible, in which case they require a minimum of 10 years. Disabled members also get system-paid medical benefits.

A PERS DB retiree who does not meet those qualifications can buy health care coverage from the system, but must pay the full cost of premiums.

Establishes a premium share schedule for retirees to pay a portion of their health insurance and requires actuarial adjustments to keep the pre-funding rate of the new DB tier no higher than the cost of the DC plan.

Sets vesting rules for the premium share percentages so that the schedule can change during an employee's working life, but is fixed at the date of retirement.

**Sections 19 and 20** Put all PERS employers on an equal footing by allowing employers that return to PERS after terminating participation to hire employees the same way other PERS employers do, and allows employees to earn service credits in the appropriate tier when working for those employers.

**Section 21** Clarifies that the PERS DC statutes apply only to employees who participate in the DC plan and did not convert to DB. No employees can participate in both the DB and DC plans.

**Section 22** Puts all PERS employers on an equal footing by requiring them to offer new employees the choice between DB and DC systems.

**Section 23** Gives a newly hired public employee the choice between DB and DC systems. This is a one-time irrevocable choice. Sets timeframes and rules for the process.

**Section 24** Repeals sections that let non-vested employees convert from DB to DC and required employers to match the funds transferred dollar for dollar. Repeals sections related to political subdivisions that participate only in the DC plan. Repeals a requirement that DB employees who refunded contributions from the system and return to work after July 1, 2010 participate only in the DC plan. (Such employees will thus be treated as new hires.)

**Section 25** Gives employees hired into the TRS and PERS DC plans who have not refunded out of those plans a 90-day period from the effective date of the bill to irrevocably convert into the new DB tier. Contributions move from the DC plan to the DB plan trust if they make the switch.

**Section 26** Sets the procedure for the conversion election in Sec. 25 and allows the administrator to adopt regulations related to the conversion. The choice to convert is irrevocable, and certain information must be provided to the employee. An employee who transfers receives credited service in the defined benefit plan equal to the value of the employee's DC account. If that amount is insufficient to 'buy' the employee's actual service time, the employee may create an indebtedness to purchase the difference. If the employee's individual account has an excess, the difference is transferred into the Supplemental Benefits System or a comparable account, in keeping with federal tax law.

**Section 27** Allows the Commissioner of Administration to adopt regulations to implement and make specific the bill's provisions.

**Section 28** Is an immediate effective date for sections 26 and 27 of the bill.

**Section 29** Makes the bill effective July 1, 2017, except as provided in Sec. 28.

# Fiscal Note

State of Alaska  
2017 Legislative Session

Bill Version: HB 83  
Fiscal Note Number: \_\_\_\_\_  
( ) Publish Date: \_\_\_\_\_

Identifier: HB083-DOA-DRB-04-07-17  
Title: TEACHERS & PUB EMPLOYEE RETIREMENT  
PLANS  
Sponsor: KITO  
Requester: House Labor & Commerce

Department: Department of Administration  
Appropriation: Centralized Administrative Services  
Allocation: Retirement and Benefits  
OMB Component Number: 64

## Expenditures/Revenues

Note: Amounts do not include inflation unless otherwise noted below. (Thousands of Dollars)

	FY2018 Appropriation Requested	Included in Governor's FY2018 Request	Out-Year Cost Estimates					
			FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
<b>OPERATING EXPENDITURES</b>								
Personal Services	491.6		100.1	100.1	100.1	100.1	100.1	100.1
Travel								
Services	275.0		6.5	6.5	6.5	6.5	6.5	6.5
Commodities	84.3							
Capital Outlay								
Grants & Benefits								
Miscellaneous								
<b>Total Operating</b>	<b>850.9</b>	<b>0.0</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>

## Fund Source (Operating Only)

1004 Gen Fund (UGF)	850.9							
1029 PERS Trust (Other)			74.6	74.6	74.6	74.6	74.6	74.6
1034 Teach Ret (Other)			32.0	32.0	32.0	32.0	32.0	32.0
<b>Total</b>	<b>850.9</b>	<b>0.0</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>	<b>106.6</b>

## Positions

Full-time	1.0		1.0	1.0	1.0	1.0	1.0
Part-time							
Temporary	5.0						

## Change in Revenues

None							
<b>Total</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

**Estimated SUPPLEMENTAL (FY2017) cost:** 0.0 *(separate supplemental appropriation required)*  
*(discuss reasons and fund source(s) in analysis section)*

**Estimated CAPITAL (FY2018) cost:** 0.0 *(separate capital appropriation required)*  
*(discuss reasons and fund source(s) in analysis section)*

## ASSOCIATED REGULATIONS

Does the bill direct, or will the bill result in, regulation changes adopted by your agency? Yes  
If yes, by what date are the regulations to be adopted, amended or repealed? ASAP

## Why this fiscal note differs from previous version:

Initial version.

Prepared By: Ajai Desai, Director  
Division: Division of Retirement and Benefits  
Approved By: Sheldon Fisher  
Agency: Department of Administration

Phone: (907)465-4471  
Date: 04/07/2017 12:00 PM  
Date: 04/07/17

FISCAL NOTE ANALYSIS

STATE OF ALASKA  
2017 LEGISLATIVE SESSION

BILL NO. HB 83

**Analysis**

This administrative fiscal note reflects the costs to the Division of Retirement and Benefits (Division) to implement the education, reporting, accounting and personnel costs to respond to increased phone calls, defined benefit (DB) and defined contribution (DC) plan potential outcome comparisons and requests for individual counseling and group seminars. This bill would provide a new DB tier for employees first hired on or after July 1, 2006. New employees for the Teachers' and Public employees' Retirement Systems would be defaulted into new DB tiers (Tier V PERS, Tier IV TRS) but would be able to elect participation in the DC plans if they file an election to participate within 90 days of hire. Existing DC members (PERS Tier IV and TRS Tier III) will be afforded an opportunity to transfer to the new DB tiers.

Regulations regarding the manner and timing of election will need to be drafted as well as regulations regarding the election itself. Due to the short timeframe to the effective date, these will likely be emergency regulations. An actuarial analysis performed by the Plan actuary will need to be completed to determine the actual costs of the bill to the plans and the effects on any future unfunded liability. This analysis will be included in a separate fiscal note.

The Division will need to program an online DB/DC benefit comparison tool for new employees and employees contemplating conversion to use in order to meet the 20-day requirement in the bill to deliver this information. The cost of programming the tool is estimated at \$75,000. The Division systems will need to be reprogrammed and updated with the new tier information for contribution reporting, benefit calculation and for tracking elections. The estimated cost for reprogramming is \$200,000.

Additionally, all division pension and annuity publications for the PERS and TRS will need to be recreated with the new information as well as extensive web site changes. The cost for this change is estimated to be \$60,000 for the first year and an ongoing cost of \$3,000 per year.

Personnel needed to implement the new plan will include 4 non-permanent call center RB technician I positions to respond to phone inquiries and produce comparison projects, 1 permanent RB Specialist II position to provide counseling and information regarding both plans to new employees and employees who elect to transfer from the defined contribution to the defined benefit plan and 1 non-permanent Accountant III to reconcile the contributions transferred and contributions due when existing DC members choose to transfer to the DB plan or new members choose to transfer to the DC plan after initial hire.

(In thousands)	FY18	FY19	FY20	FY21	FY22	FY23
<b>Personnel</b>						
Permanent RBS II (1)	100.1	100.1	100.1	100.1	100.1	100.1
LTNP RB Tech I (4)	290.0	0	0	0	0	0
LTNP Accountant III (1)	101.5	0	0	0	0	0
<b>Sub Total</b>	<b>491.6</b>	<b>100.1</b>	<b>100.1</b>	<b>100.1</b>	<b>100.1</b>	<b>100.1</b>
<b>Commodities</b>						
Publications	58.3	3.0	3.0	3.0	3.0	3.0
Cubicle	10.0	0	0	0	0	0
Phone	7.0	3.5	3.5	3.5	3.5	3.5
Computers	9.0	0	0	0	0	0
<b>Sub Total</b>	<b>84.3</b>	<b>6.5</b>	<b>6.5</b>	<b>6.5</b>	<b>6.5</b>	<b>6.5</b>
<b>Contractual Services</b>						
Comparison Calculator	75.0	0	0	0	0	0
Other Systems	200.0	0	0	0	0	0
<b>Sub Total</b>	<b>275.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Fiscal Note

State of Alaska  
2017 Legislative Session

Bill Version: HB 83  
Fiscal Note Number: \_\_\_\_\_  
( ) Publish Date: \_\_\_\_\_

Identifier: HB083-DOA-COM-03-18-17  
Title: TEACHERS & PUB EMPLOYEE RETIREMENT  
PLANS  
Sponsor: KITO  
Requester: House Labor & Commerce

Department: Department of Administration  
Appropriation: Centralized Administrative Services  
Allocation: Office of the Commissioner  
OMB Component Number: 45

**Expenditures/Revenues**

Note: Amounts do not include inflation unless otherwise noted below. (Thousands of Dollars)

	FY2018	Included in	Out-Year Cost Estimates				
	Appropriation Requested	Governor's FY2018 Request	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
<b>OPERATING EXPENDITURES</b>	<b>FY 2018</b>	<b>FY 2018</b>					
Personal Services	***		***	***	***	***	***
Travel							
Services							
Commodities							
Capital Outlay							
Grants & Benefits							
Miscellaneous							
<b>Total Operating</b>	***	0.0	***	***	***	***	***

**Fund Source (Operating Only)**

None							
<b>Total</b>	***	0.0	***	***	***	***	***

**Positions**

Full-time							
Part-time							
Temporary							

**Change in Revenues**

None							
<b>Total</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0

**Estimated SUPPLEMENTAL (FY2017) cost:** 0.0 *(separate supplemental appropriation required)*  
*(discuss reasons and fund source(s) in analysis section)*

**Estimated CAPITAL (FY2018) cost:** 0.0 *(separate capital appropriation required)*  
*(discuss reasons and fund source(s) in analysis section)*

**ASSOCIATED REGULATIONS**

Does the bill direct, or will the bill result in, regulation changes adopted by your agency? Yes  
If yes, by what date are the regulations to be adopted, amended or repealed? ASAP

**Why this fiscal note differs from previous version:**

Not applicable; initial fiscal note.

Prepared By: <u>Ajai Desai, Director</u>	Phone: <u>(907)465-4471</u>
Division: <u>Division of Retirement and Benefits</u>	Date: <u>03/18/2017 04:00 PM</u>
Approved By: <u>Sheldon Fisher</u>	Date: <u>03/18/17</u>
Agency: <u>Department of Administration</u>	

## FISCAL NOTE ANALYSIS

STATE OF ALASKA  
2017 LEGISLATIVE SESSION

BILL NO. HB 83

### Analysis

An actuarial valuation must be completed by the plan actuary to determine the cost of the proposed plan changes and the affects on any future unfunded liability. Until this analysis is completed, the costs are indeterminate. The administrative cost related to HB 83 has been calculated and submitted under a separate fiscal note.

# Fiscal Note

State of Alaska  
2018 Legislative Session

Bill Version: HB 83  
Fiscal Note Number: \_\_\_\_\_  
( ) Publish Date: \_\_\_\_\_

Identifier: HB083-DOA-COM-02-09-18  
Title: TEACHERS & PUB EMPLOYEE RETIREMENT  
PLANS

Department: Department of Administration  
Appropriation: Centralized Administrative Services  
Allocation: Office of the Commissioner  
OMB Component Number: 45

Sponsor: KITO  
Requester: House Labor & Commerce

**Expenditures/Revenues**

Note: Amounts do not include inflation unless otherwise noted below. (Thousands of Dollars)

	FY2019 Appropriation Requested	Included in Governor's FY2019 Request	Out-Year Cost Estimates				
			FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
<b>OPERATING EXPENDITURES</b>	***	0.0	***	***	***	***	***
Personal Services							
Travel							
Services							
Commodities							
Capital Outlay							
Grants & Benefits							
Miscellaneous							
<b>Total Operating</b>	***	0.0	***	***	***	***	***

**Fund Source (Operating Only)**

None							
<b>Total</b>	***	0.0	***	***	***	***	***

**Positions**

Full-time							
Part-time							
Temporary							

**Change in Revenues**

None							
<b>Total</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0

**Estimated SUPPLEMENTAL (FY2018) cost:** 0.0 *(separate supplemental appropriation required)*  
*(discuss reasons and fund source(s) in analysis section)*

**Estimated CAPITAL (FY2019) cost:** 0.0 *(separate capital appropriation required)*  
*(discuss reasons and fund source(s) in analysis section)*

**ASSOCIATED REGULATIONS**

Does the bill direct, or will the bill result in, regulation changes adopted by your agency? Yes  
If yes, by what date are the regulations to be adopted, amended or repealed? 06/30/19

**Why this fiscal note differs from previous version/comments:**

Initial version – actuarial fiscal note.

Prepared By: <u>Ajai Desai, Director</u>	Phone: <u>(907)465-4471</u>
Division: <u>Division of Retirement and Benefits</u>	Date: <u>02/09/2018 08:00 AM</u>
Approved By: <u>Leslie Ridle, Commissioner</u>	Date: <u>02/09/18</u>
Agency: <u>Department of Administration</u>	

**FISCAL NOTE ANALYSIS**

**STATE OF ALASKA  
2018 LEGISLATIVE SESSION**

**BILL NO.** HB 83

**Analysis**

An actuarial valuation must be completed by the plan actuary to determine the cost of the proposed plan changes and the affects on any future unfunded liability. Until this analysis is completed, the costs are indeterminate. The administrative cost related to HB 83 has been calculated and submitted under a separate fiscal note.

30-LS0315A.1  
Wayne  
2/18/18

AMENDMENT

#1

adopted

2.19.18

OFFERED IN THE HOUSE  
TO: HB 83

BY REPRESENTATIVE KITO

- 1 Page 18, line 7:
- 2 Delete "July 1, 2017"
- 3 Insert "January 1, 2019"

## Back to Retirement Basics: What Should I Save & What is it Worth?

One of the difficulties when comparing traditional pensions to savings-based retirement plans is finding a way to evaluate the value of lifetime income and compare that to a lump sum amount. This paper is a short primer on understanding the difficult questions associated with do-it-yourself retirement plans, like *'What is my number?'* and *'How much income will my savings provide in retirement?'*

After many years when workers typically contributed 3-6% (if they had access to a plan at all), and employers typically matched 0-4%, the first 401k generation is now ill prepared for retirement.

**Figure 8: Typical Working-Age Household Has Only \$2,500 in Retirement Account Assets; Typical Near-Retirement Household Has Only \$14,500**

Median retirement account balances, households with retirement accounts vs. contingent median account balance for all households, 2013



Source: Authors' analysis of 2013 SIF.

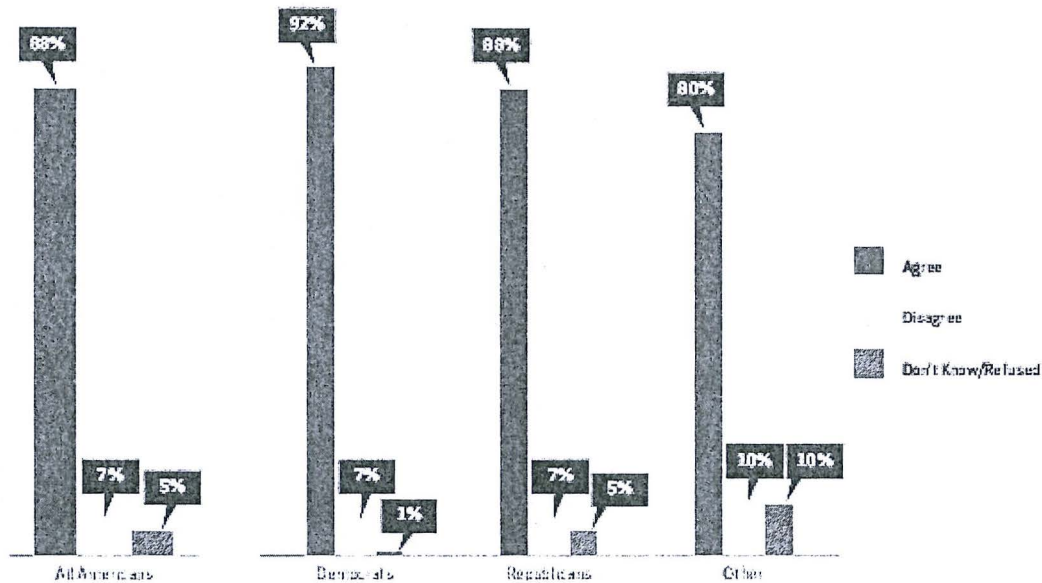
Not only are the average account balances inadequate, but Fidelity notes that “the average 65-year-old couple retiring today will spend about \$220,000 on health-care costs alone.” Worse, health costs have continued to climb for decades.

There are plenty of culprits, the inefficiency of the 401k, hardship withdraws, and lack of knowing just how much retirement will cost. Nevertheless, the basic conclusion is these do-it-yourself retirement systems make it incredibly costly and difficult for individuals to navigate (even for workers with access to Social Security).

Americans are aware and concerned about the retirement crisis, too:

**Figure 2: Across party lines, Americans feel strongly that the nation faces a retirement crisis.**

To what extent do you agree or disagree with the following statement: America is facing a retirement crisis.



In response to the failure of the 401k, more financial firms are recommending people save much more. For instance, Stephen Utkus, Principal and Director in the Vanguard Center for Retirement Research says “people with a household income of between \$50,000 and \$100,000 should be saving 12% to 15%.” This recommendation is for workers who are covered by Social Security.

Decades into this experiment, there’s no straight answer to the most basic question: How much do I need?

### **The 4% Rule No Longer Holds**

For many years, it was common for advisors to refer to the 4% rule. This basically meant it would take \$1 million to produce inflation-adjusted annual income of \$40,000 (annual withdraws starting at 4% of savings, and increases with inflation). CNN Money notes that “Historically, if you followed this regimen, you had a high likelihood -- roughly a 90% chance -- that your money would last at least 30 years, long enough to carry most people through retirement.” But, the era of low interest rates means even that advice is no longer working.

## What it All Means

If you were retiring today, with a final salary of \$50,000 and no Social Security, you'd need to have saved upwards of \$1million dollars to have an opportunity for life income equal to roughly 80% of your pay level at retirement – though your health insurance situation could require even more. Still, there are many scenarios in which these projections fail to materialize.

For a 25-year old hired today, that target would be many times higher, as 40 years of inflation will erode the value of those dollars and you'd expect their pay level (and income needs) to be much higher in 2057.

That's why many are now arguing that 401k savers should be saving 15% of their pay – even if they will be receiving Social Security. For workers who are not covered by Social Security (which costs 12.4% of pay, split evenly), like Alaska's public employees, the savings rate would have to be much higher.

**Please contact Bailey Childers, [bchilders@protectpensions.org](mailto:bchilders@protectpensions.org), with any questions.**

**Retirement Benefits offered by Alaska Compared to those of Other Northwestern States**  
*Most Recent Tiers that a New Hires would Join*

	Also Covered by Social Security	Employer-Sponsored Plans Available	DB Benefit Formula	Post-Retirement Increases	Employee Contribution	Employer DC Contribution
<b>General Employees</b>						
<i>Alaska: Tier 4-Hired after 7/1/2006</i>	No	DC	N/A	N/A	8%	5%
<i>State employees and 20 political subdivisions also participate in the Alaska Supplemental Annuity Plan</i>						
Washington: Pers 2-EE Choice-Hired after 6/:	Yes, All	DB	2.0% x Years x Final Salary	CPI up to 3%	6.12% (DB plan)	None
Washington: PERS 3-EE Choice-Hired after 6/	Yes, All	DB, with DC component	1.0% x Years x Final Salary + DC account	CPI up to 3%	5-15% (DC plan)	None
Oregon: SPSRP-Hired after 8/28/2003	Yes, All	DB, with DC features	1.5% x Years x Final Salary + DC account	CPI up to 2%	6% (DC plan-IAP)*	None
Montana: PERS DB (Employee Choice)	Yes, Most	Employees choose either DB or DC	1.5-2% x Years x Final Salary, based on service: [5-10: 1.5%, 10-30: 1.7857%, and 30 or more: 2%]	0-1.5%	7.90%	None
Montana: PERS DC (Employee Choice)	Yes, Most	Employees choose either DB or DC	N/A	N/A	7.90%	8.47%
Idaho: PERSI	Yes, All	DB, with Voluntary DC	2.0% x Years x Final Salary	<i>If CPI &gt; 1%, 1% Mandatory, plus Discretionary up to CPI, if CPI &lt; 1%, CPI</i>	6.79%	Gain sharing possible
<b>Teachers</b>						
<i>Alaska: Tier 3-Hired after 7/1/2006</i>	No	DC	N/A	N/A	8%	7%
Washington: TRS 2-EE Choice-Hired after 6/3	Yes, All	DB	2.0% x Years x Final Salary	CPI up to 3%	5.95% (DB plan)	None
Washington: TRS 3-EE Choice-Hired after 6/3	Yes, All	DB, with DC component	1.0% x Years x Final Salary + DC account	CPI up to 3%	5-15% (DC plan)	None
Oregon: SPSRP-Hired after 8/28/2003	Yes, All	DB, with DC features	1.5% x Years x Final Salary + DC account	CPI up to 2%	6% (DC plan-IAP)*	None
Montana: Tier2-Hired after 6/30/2013	Yes, Most	DB	1.67% x years x Final Salary; 1.85% if 60 & 30	0.5-1.5%	8.15%	None
Idaho: PERSI	Yes, All	DB, with Voluntary DC	2.0% x Years x Final Salary	<i>If CPI &gt; 1%, 1% Mandatory, plus Discretionary up to CPI, if CPI &lt; 1%, CPI</i>	6.79%	Gain sharing possible
<b>Police and Fire</b>						
<i>Alaska</i>	No	DC	N/A	N/A	8%	7%
Washington: LOEFF Plan 2	Yes, All	DB	2.0% x Years x Final Salary	CPI up to 3%	8.41%	None
Oregon: SPSRP-Hired after 8/28/2003	Yes, All	DB, with DC features	1.8% x Years x Final Salary + DC account	CPI up to 2%	6% (DC plan-IAP)*	None
Montana: Municipal Police System (MPORS)	Yes, Most	DB	2.5% x Years x Final Salary	Up to 3%	9%	None
Montana: Firefighter Retirement System (FU)	Yes, Most	DB	2.5% x Years x Final Salary	Up to 3%	10.70%	None
Idaho: PERSI	Yes, All	DB, with Voluntary DC	2.3% x Years x Final Salary	<i>If CPI &gt; 1%, 1% Mandatory, plus Discretionary up to CPI, if CPI &lt; 1%, CPI</i>	8.36%	Gain sharing possible

\* Employers may pick-up this contribution

**Please contact Bailey Childers, [bchilders@protectpensions.org](mailto:bchilders@protectpensions.org), with any questions.**

## Comparing Defined Benefit and Defined Contribution Access

Most state and local governments offer a defined benefit pension to their firefighters, nurses, teachers, and other public employees. Meanwhile, only a quarter of public employees across the country are not eligible for Social Security (like in Alaska), meaning their pension is even more vital to those workers.

84% of all state and local government workers have access to a pension:

	All	State Government	Local Government
Defined Benefit Access	85%	87%	84%
Defined Contribution Access	33%	44%	29%

In the private sector, union and full-time workers are more likely to have access to a pension:

	All	Full-time	Part-time	Union	Non-union
Defined Benefit Access	18%	21%	8%	70%	13%
Defined Contribution Access	62%	72%	33%	55%	62%

Larger firms in the private sector are more likely to offer a pension:

	1 to 49	50 to 99	100 to 499	500+
Defined Benefit Access	7%	14%	20%	43%
Defined Contribution Access	46%	60%	74%	82%

Charts compiled from data available at: <https://www.hsdl.org/?view&did=799215>.

## Failure of 401(k)s to Provide Retirement Security

Twenty years ago, Michigan moved its state employees into a 401(k). This year, the Office of Retirement Services found the following:

- Median amount state workers have saved for retirement: **\$37,260**
- Average amount saved: **\$79,878**
- For workers who are at least 60 years old and who have worked for the state for at least 15 years:
  - Average those older workers have saved in retirement accounts: **\$124,000**
  - Median savings of older group of workers: **\$36,000**

It is widely accepted that 401(k)s have failed most Americans.

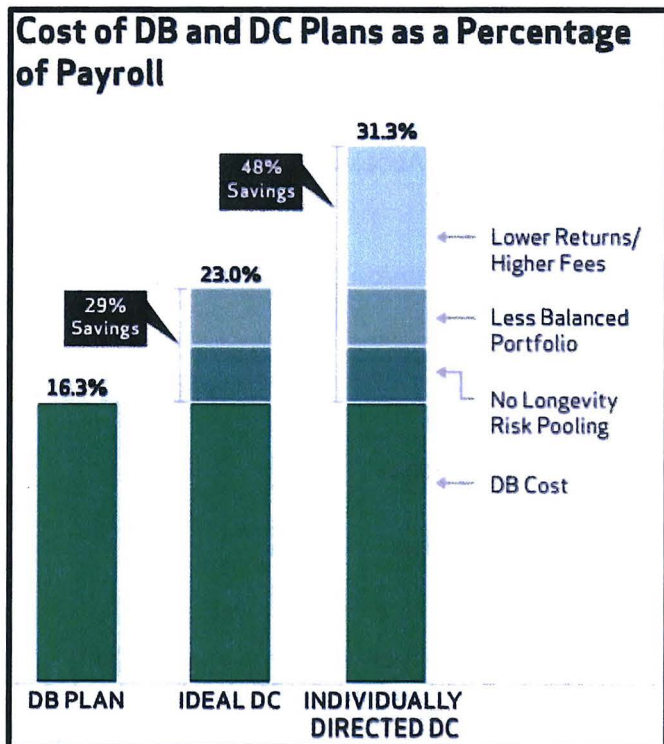
Wall Street Journal: [The Champions of the 401\(k\) Lament the Revolution They Started](#)

“The dominant vehicle for retirement savings has fallen short of its early backers’ rosy expectations; longer life spans, high fees and stock-market declines.”

Pensions are a solution not just for workers, but for the state.

[Pensions Offer a Better Bang for the Buck](#) (source: NIRS)

The fact is, you have to pay much more to provide the same level of benefit through a 401(k)-type plan, since they have consistently achieved lower returns, suffered from higher fees, and cannot benefit from pooling longevity risk.



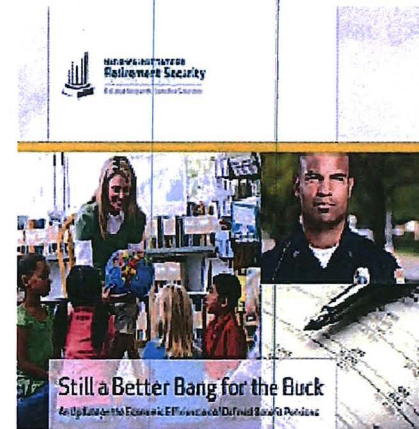
**Please contact Bailey Childers, [bchilders@protectpensions.org](mailto:bchilders@protectpensions.org), with any questions.**

# Defined Benefit Retirement Plans and the Public Sector Workforce

**Alaska House  
Labor and Commerce Committee  
Hearing on February 16, 2018**

**Diane Oakley,  
Executive Director**  
NIRS is a non-profit, nonpartisan  
research organization.

[www.nirsonline.org](http://www.nirsonline.org)



**NATIONAL INSTITUTE ON  
Retirement Security**

Reliable Research. Sensible Solutions.

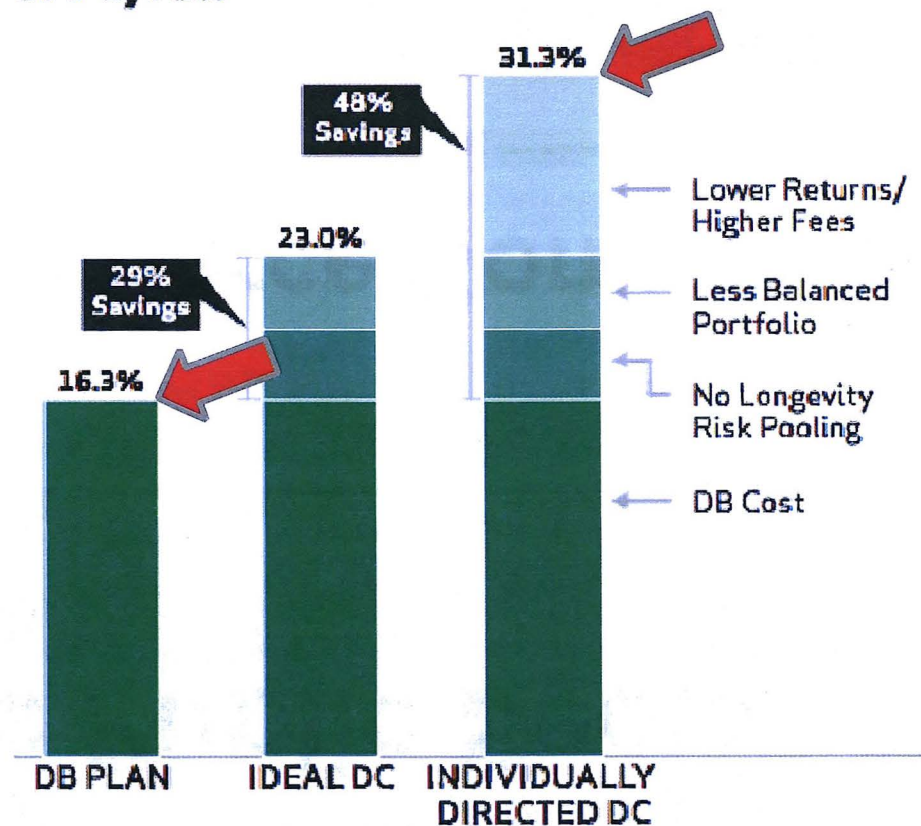
# DB Pensions Are Cost Efficient: *Still a Better Bang for the Buck*

## Cost Comparison

NIRS looked at the cost to replace 53% of final income under three retirement plan structures.

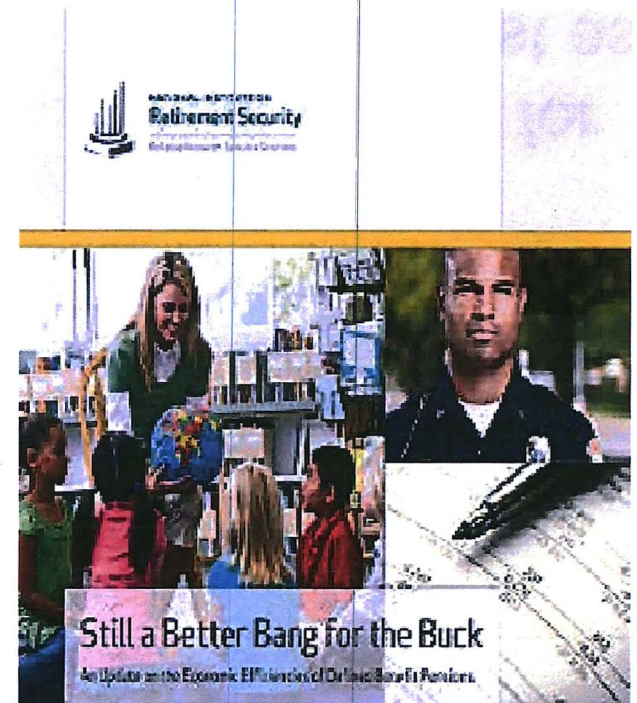
The DB pension cost 48% less than using Individual Accounts in a DC Savings Plan to provide the same amount of income.

Figure 1:  
Cost of DB and DC Plans as a Percentage of Payroll



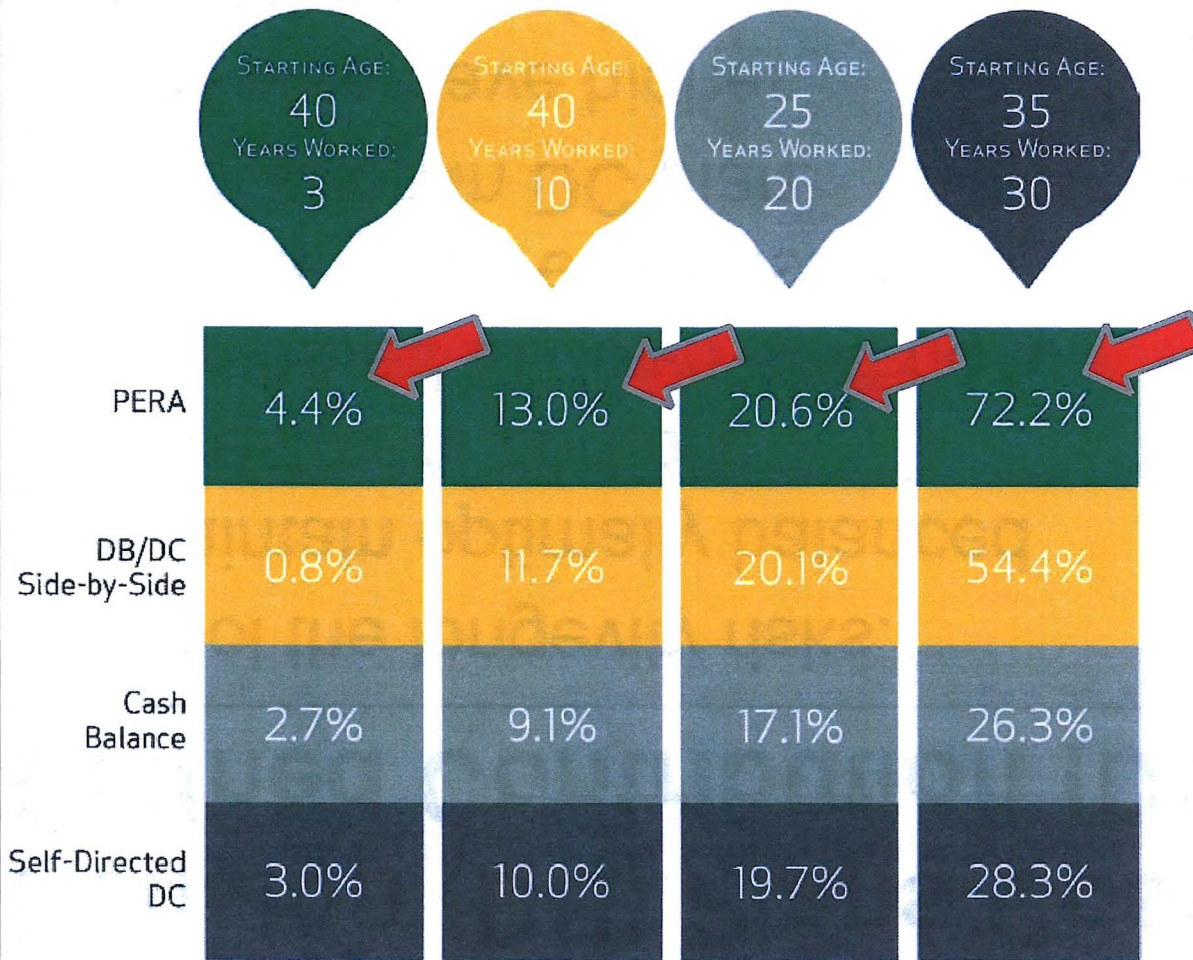
# 3 Key Reasons Why Defined Benefit Pension (DB) Plans Cost Less than Defined Contribution (DC) Plans

1. Pool the longevity risks.
2. Maintain optimally balanced investment portfolio compared to down-shifting to a lower risk/return asset allocation in DC plan.
3. DB plan have higher investment returns and lower fees compared to individual investors in DC accounts.



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# Colorado State Auditor: DB Pension Higher Income Replacement over DC

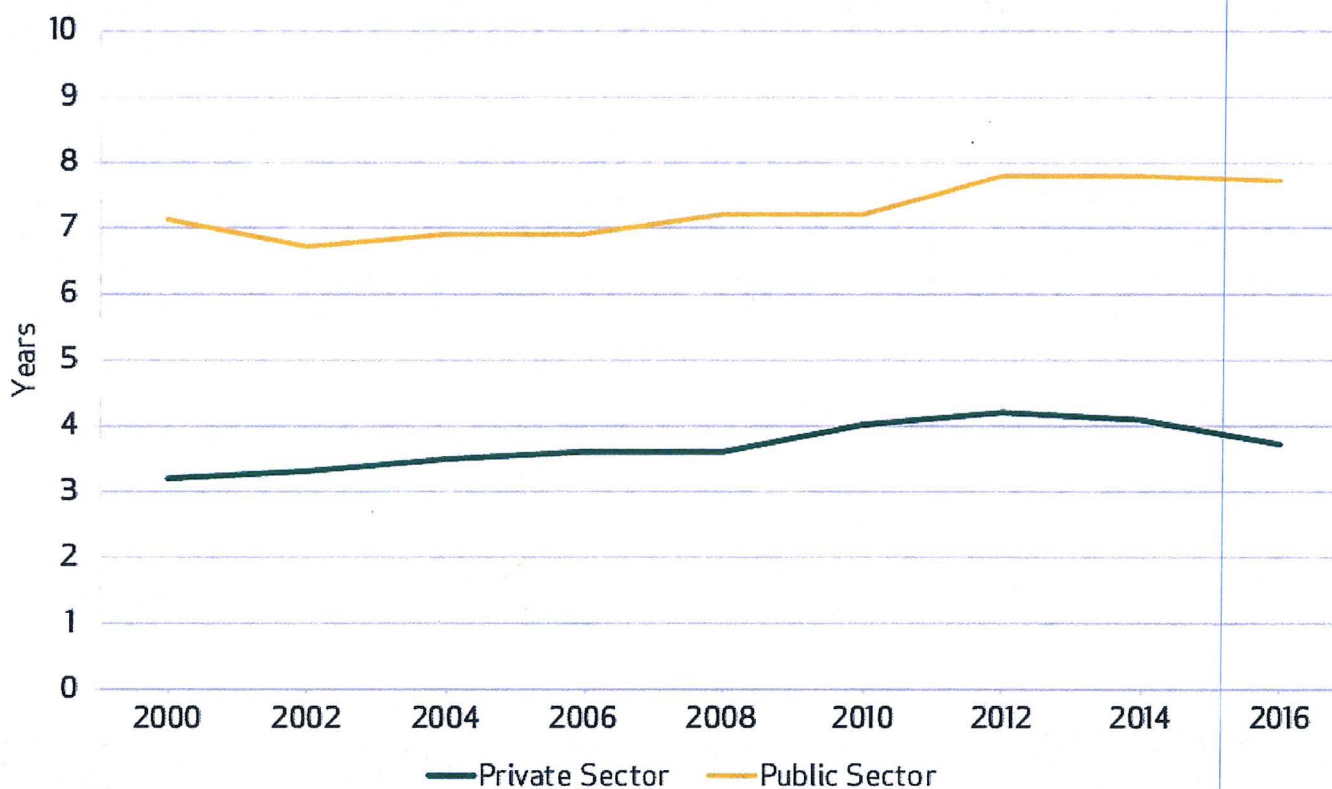


Defined Benefit Pension provides highest income replacement for the same cost as retirement accounts in a DC plan.



# Different Workforces: Public Sector Has Job Tenure Twice that of Private Sector

**Figure 1: Median Years of Tenure with Current Employer for Private and Public Sector Employees, 2000-2016**



Authors' calculations using job tenure data from the Bureau of Labor Statistics (BLS).

# DB Plan's Role in the Public Sector: Workforce Management

---

- DBs improve public sector productivity:
  - Employees are more likely to value their work and tend to invest more in their skills.
- Pensions help recruit and retain quality workers. Moving to a DC design could affect recruitment, retention, and productivity.
- Teacher effectiveness increases with experience. Greater teacher retention means higher overall teacher productivity. When a mid-career teacher is replaced by an inexperienced teacher, the school as a whole sees a drop in productivity.



# Palm Beach Case Study: Costs Due to Employee Turnover Wasn't Considered

In 2012, Palm Beach closed its DB pension and opened a Combined DB/DC plan, greatly reducing benefits. During the next four years (2012-2015), a total of 109 police officers and firefighters left the forces before retirement, including 53 vested officers.

**Table 3: Palm Beach Police and Firefighter Pension Plans Withdrawals and Vested Terminations (over the four-year period ending in year)**

Valuation Year (9/30)	Police		Firefighters	
	2011	2015	2011	2015
Withdrawals During Last Four Years	12	25	3	31
Departures of Vested Employees	1	24	1	29

Source: Author's calculations based on the Actuarial Valuations from 2008 to 2015.

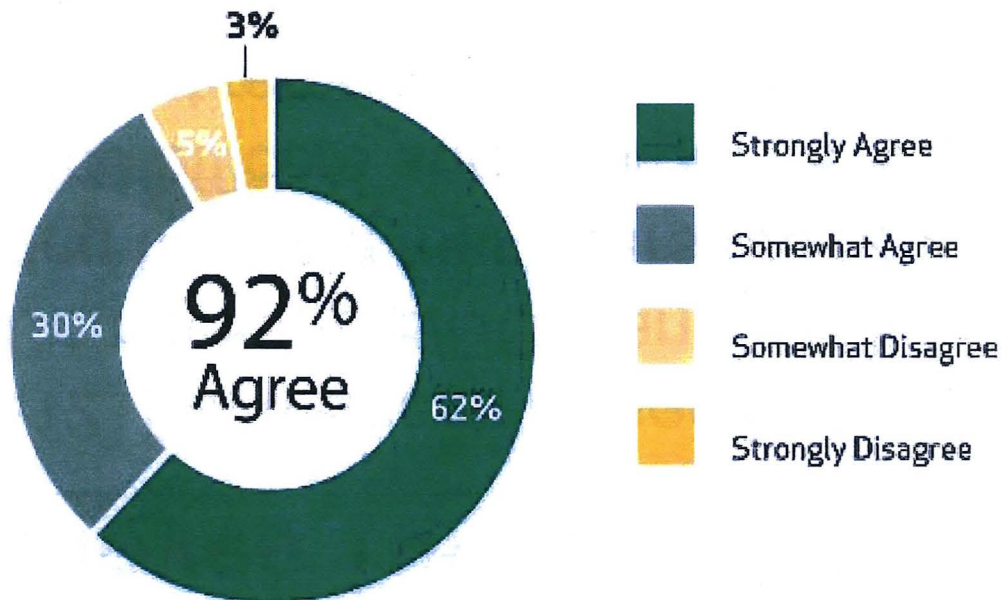


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# 92% of Americans: Public Pensions a Good Way to Recruit and Retain Employees

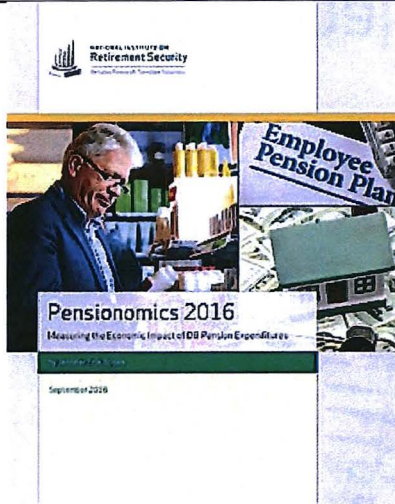
Figure 35: **92 percent of Americans say pensions help recruit and retain qualified employees.**

Please tell me whether you (agree/disagree): Pensions are a good way to recruit and retain qualified teachers, police officers, and firefighters.



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# Economic Impact of Alaska's Public Retirees Spending

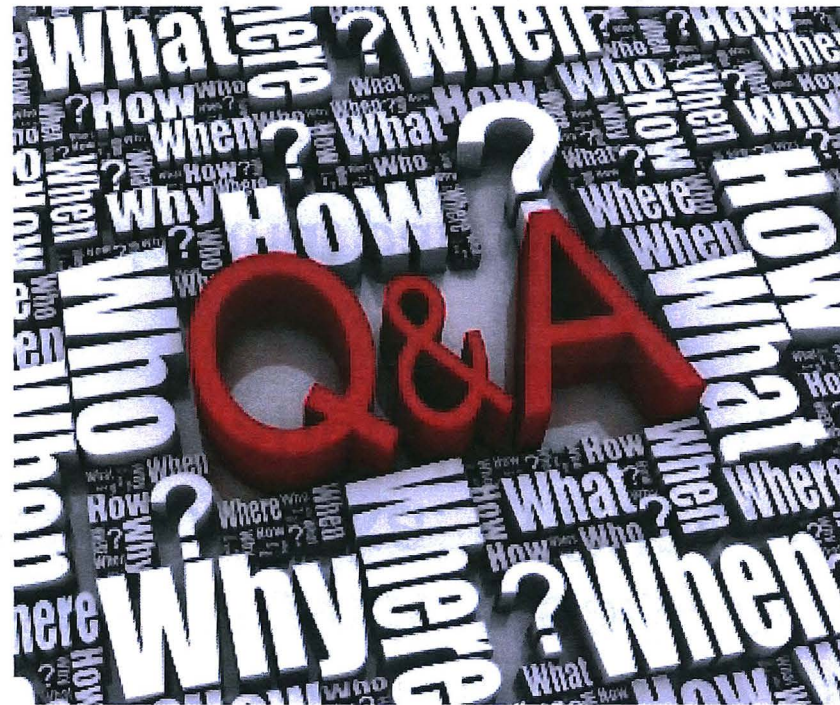


Expenditures by state retirees provide steady economic stream to Alaska. In 2016, these expenditures supported in Alaska:

- **Over 7,600 jobs** that paid \$400 million in wages.
- **\$1.2 billion** in total economic output. Each dollar in DB benefits supported \$1.12 in total economic activity.
- \$168 million in federal, state, and local tax revenues.
- **Each taxpayer dollar “invested” in plans supported \$4.39** in total economic activity in the state.

Source: NIRS using IMPLAN in *Pensionomics 2016*: [https://www.nirsonline.org/wp-content/uploads/2017/06/pensionomics2016\\_final.pdf](https://www.nirsonline.org/wp-content/uploads/2017/06/pensionomics2016_final.pdf).

# Questions?



National Institute on Retirement Security  
[www.nirsonline.org](http://www.nirsonline.org)



NATIONAL INSTITUTE ON  
Retirement Security

To Whom It May Concern:

My name is Jake Todd, and I am a born and raised Alaskan. My parents moved to Alaska in the early 1970s, and became teachers in the Anchorage area. Growing up with a wonderful community around me helped me to become the person I am today. Great friendships and working relationships were modeled to me by my parents.

I remember spending Saturday afternoons with my mom in the Hanshew Junior High library where she was the librarian, and seeing the other teachers come by, stacks of papers in one hand, coffee in the other. I would find my way through the Dewey Decimal system to reshelve books while she was busy doing other things to get caught up. I remember orienteering in the rain at the Hillside Trails with my father, who was a PE teacher at Service High School. While he was teaching me strategy and map reading, he was actually lesson planning for his PE classes that would be out learning the same ideas that I was test running for him at that moment.

Its these memories that I held onto in college, when I decided that a life of public service in my community was what I would build my life around. Seeing my parents run into former students, then the children of former students, and even the grand children of former students - all of whom also knew my parents and would be delighted to chat while in the grocery store check out line. These deep roots within the community were only reinforced when my father passed away in 2016. The service was packed to capacity with other teachers, former students and athletes: all of whom came to share their stories of what an impact my father had had on their lives at some point.

It makes me all the more sad to say that I was forced to leave Alaska for good in 2017. I don't want to be rich. I will never be on the cover of GQ. All I want to be is a great teacher. Though I was nominated for the BP Teacher of the Year in 2016, I could not afford to stay in Alaska. With student loan debt, the housing market being what it is, no coverage by social security, no pension from teaching and no healthcare upon retirement - Alaska is simply not worth the risk to my life. 49 other states and all of the US Territories offer some sort of pension/social security option. Alaska is the ONLY state without that.

So, this life long, born and raised Alaskan left the state. After serving as a Peace Corp Volunteer in the Middle East, enlisting in the Alaska National Guard, and returning to a life of service in public education in a community that I used to know - I decided to move to a state that offered less pay, but better benefits. My healthcare costs have decreased by over \$1000 a month. I am back on the productive side of social security. I no longer have to worry about budget cuts coming for my job year after year. My blood pressure has decreased.

I had to trade my home for a chance at a life. It is still giving me intense feelings of sadness. I implore you to make a change to the TRS3/PRS4 system. It is bankrupting the state, but more than that- it is destroying the communities these public servants are trying to contribute to.

Jake Todd

**From:** [Monica Todden](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** FW: We want pensions, vote YES on HB 83  
**Date:** Tuesday, May 16, 2017 5:16:53 PM

---

**From:** Claudia Sutton [mailto:info@actionnetwork.org]  
**Sent:** Tuesday, May 16, 2017 12:57 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito.III@akleg.gov>  
**Subject:** We want pensions, vote YES on HB 83

Sam Kito,

A bill to revive Alaska's public pension system has been filed in the state House of Representatives. It would give more than 41,000 teachers, firefighters, and other public employees the option to choose a pension for their retirement savings.

For 10 years, our firefighters, teachers, and other public employees have only had access to a risky 401(k)-style plan. For the majority of Alaskan workers, a 401(k) is just not getting them where they need to be for retirement. This bill will give public employees better options for how they save for retirement.

This bill will benefit all Alaska residents as pensions are an important tool for recruiting and retaining public employees like nurses, firefighters, police officers, and teachers.

Please support giving public employees a pension choice!

Claudia Sutton  
clsutton2@gmail.com  
2630 John St  
Juneau, Alaska 99801

||

**From:** [Monica Todden](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** FW: We want pensions, vote YES on HB 83  
**Date:** Tuesday, May 16, 2017 5:11:34 PM

---

---

**From:** Hayden Kaden [mailto:info@actionnetwork.org]  
**Sent:** Tuesday, May 16, 2017 10:51 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito.III@akleg.gov>  
**Subject:** We want pensions, vote YES on HB 83

Sam Kito,

A bill to revive Alaska's public pension system has been filed in the state House of Representatives. It would give more than 41,000 teachers, firefighters, and other public employees the option to choose a pension for their retirement savings.

For 10 years, our firefighters, teachers, and other public employees have only had access to a risky 401(k)-style plan. For the majority of Alaskan workers, a 401(k) is just not getting them where they need to be for retirement. This bill will give public employees better options for how they save for retirement.

This bill will benefit all Alaska residents as pensions are an important tool for recruiting and retaining public employees like nurses, firefighters, police officers, and teachers.

Please support giving public employees a pension choice!

Hayden Kaden  
haydenkaden@gmail.com  
P.O. Box 138  
Gustavus, AK 99826

||

**From:** Monica Todden  
**To:** [House Labor and Commerce](#)  
**Subject:** FW: We want pensions, vote YES on HB 83  
**Date:** Tuesday, May 16, 2017 5:09:17 PM

---

Beth,

Thank you for your comments regarding HB83. Representative Kito is the Sponsor of this bill. You may find information on the bill here: <http://www.akleg.gov/basis/Bill/Detail/30?Root=HB%20%2083>

We are keeping track of our constituents who contact us regarding this issue and I will ensure that Representative Kito sees your remarks.

Thank you for contacting us, and have a great day!

*Monica Todden*

STAFF TO REP. SAM KITO  
(907) 465-4766  
STATE CAPITOL #403  
JUNEAU ALASKA 99801

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Like us on [Facebook](#)

Follow us on [Twitter](#)

*Representing Downtown Juneau, Douglas Island, Haines, Klukwan, Skagway, Gustavus, and Excursion Inlet*

---

**From:** Beth Stewart [mailto:info@actionnetwork.org]  
**Sent:** Tuesday, May 16, 2017 9:24 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito.III@akleg.gov>  
**Subject:** We want pensions, vote YES on HB 83

Sam Kito,

A bill to revive Alaska's public pension system has been filed in the state House of Representatives. It would give more than 41,000 teachers, firefighters, and other public employees the option to choose a pension for their retirement savings.

This bill is another slap in the face to Alaskans. Pandering to the oil companies instead of building a stable economy is disgusting.

I am proud of Juneau's delegation, and want to support your efforts to restore some modicum of sanity to the legislature.

Like you, I grew up in Alaska before oil became the latest boom. We had schools, we had jobs with health care and retirement benefits. We had roads, and we came back from a devastating earthquake. All this without paying royalties to a single oil company. Of course we also paid income tax and that funky school tax.

For 10 years, our firefighters, teachers, and other public employees have only had access

to a risky 401(k)-style plan. For the majority of Alaskan workers, a 401(k) is just not getting them where they need to be for retirement. This bill will give public employees better options for how they save for retirement.

This bill will benefit all Alaska residents as pensions are an important tool for recruiting and retaining public employees like nurses, firefighters, police officers, and teachers.

Please support giving public employees a pension choice!

Beth Stewart  
bethontheroad@gmail.com  
2767 John Street  
Juneau, Alaska 99801

||

**From:** [Monica Todden](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** FW: We want pensions, vote YES on HB 83  
**Date:** Wednesday, May 17, 2017 10:53:56 AM

---

**From:** HARVEY WHEATON [mailto:info@actionnetwork.org]  
**Sent:** Tuesday, May 16, 2017 5:28 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito.III@akleg.gov>  
**Subject:** We want pensions, vote YES on HB 83

Sam Kito,

A bill to revive Alaska's public pension system has been filed in the state House of Representatives. It would give more than 41,000 teachers, firefighters, and other public employees the option to choose a pension for their retirement savings.

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This bill will benefit all Alaska residents as pensions are an important tool for recruiting and retaining public employees like nurses, firefighters, police officers, and teachers.

Please support giving public employees a pension choice!

HARVEY WHEATON  
h\_wheaton@hotmail.com  
7545 N Douglas Hwy  
JUNEAU, Alaska 99801

||

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Friday, February 9, 2018 4:48:35 PM

---

**From:** Dior, Mawuor C (DOC) [mailto:mawuor.dior@alaska.gov]

**Sent:** Friday, February 9, 2018 4:29 PM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Thank you for all you do!

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Friday, February 9, 2018 4:49:05 PM  
**Attachments:** [Outlook-n3ib0k2y.png](#)

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Edric Carrillo  
Legislative Aide  
Office of Representative Kito  
Alaska State Capitol, Room 403  
Juneau, Alaska 99801  
(907)465-4766

**From:** Brittney Allen [mailto:ballen91@outlook.com]  
**Sent:** Friday, February 9, 2018 4:34 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Brittney Allen

907-269-0145 

1505 W. 46th Ave  
Anchorage, AK 99503

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---

**From:** [Monica Todden](#)  
**To:** [House Labor and Commerce](#)  
**Subject:** FW: We want pensions, vote YES on HB 83  
**Date:** Tuesday, May 16, 2017 5:24:22 PM

---

**From:** DOROTHY J POLING [mailto:info@actionnetwork.org]  
**Sent:** Tuesday, May 16, 2017 4:48 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito.III@akleg.gov>  
**Subject:** We want pensions, vote YES on HB 83

Sam Kito,

A bill to revive Alaska's public pension system has been filed in the state House of Representatives. It would give more than 41,000 teachers, firefighters, and other public employees the option to choose a pension for their retirement savings.

For 10 years, our firefighters, teachers, and other public employees have only had access to a risky 401(k)-style plan. For the majority of Alaskan workers, a 401(k) is just not getting them where they need to be for retirement. This bill will give public employees better options for how they save for retirement.

This bill will benefit all Alaska residents as pensions are an important tool for recruiting and retaining public employees like nurses, firefighters, police officers, and teachers.

Please support giving public employees a pension choice!

DOROTHY J POLING  
alaska54@aol.com  
PO BOX 293  
HAINES, AK 99827-0293

||

**From:** [Rep. Sam Kito](#)  
**To:** [Bianca Carpeneti](#)  
**Cc:** [House Labor and Commerce](#)  
**Subject:** FW: HB 83 support  
**Date:** Friday, March 24, 2017 10:22:53 AM

---

**From:** Christine Nichols [mailto:CNichols@fnsb.us]

**Sent:** Thursday, March 23, 2017 1:49 PM

**To:** Rep. Sam Kito <Rep.Sam.Kito.III@akleg.gov>; rep.adam.woll@akleg.gov; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>; Rep. Bryce Edgmon <Rep.Bryce.Edgmon@akleg.gov>

**Subject:** HB 83 support

Good afternoon Chair Kito and Committee

Thank you for taking the time to consider Defined Benefits versus Defined Contributions.

I support this legislation. HB 83 will allow both the employee and the employer to make informed choices.

Longevity in the work place means the employer invests less time and money in continually training new staff. Long term staff approaching retirement will have something solid to count on and look forward to.

It is my belief that well cared for staff are more willing to properly train their replacements thus leaving their work environments well trained, set up for success and cared for. We all want to leave the workplace with a clear conscience and hope for our future.

HB 83 will give this greater measure of comfort to all involved.

Kindest Regards,  
Christine Nichols (APEA/AFT)  
Fairbanks North Star Borough,  
Computer Services  
(907)459-1490

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 8:54:29 AM

---

**From:** Y V [mailto:liz\_ak@ymail.com]  
**Sent:** Monday, February 12, 2018 8:42 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

This message may be brief because I sent it from my fabulous iPhone. Please excuse spelling and punctuation errors.

Yeghsa Vartanian

*Greatness is not found in possessions, power, or prestige. It is discovered in goodness, humility, service, and character.*

*- William Arthur Ward*

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 8:38:45 AM

---

Edric Carrillo  
Legislative Aide  
Office of Representative Kito  
Alaska State Capitol, Room 403  
Juneau, Alaska 99801  
(907)465-4766

**From:** Dawn Nelson [mailto:dawndm1@yahoo.com]  
**Sent:** Monday, February 12, 2018 8:10 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

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Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Dawn Nelson

1000 North Plymouth Circle

Wasilla, AK 99654

907-354-7066

[Sent from Yahoo Mail on Android](#)

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB83  
**Date:** Monday, February 12, 2018 8:38:20 AM

---

Edric Carrillo  
Legislative Aide  
Office of Representative Kito  
Alaska State Capitol, Room 403  
Juneau, Alaska 99801  
(907)465-4766

**From:** Jodi Stuart [mailto:jmariestuart@hotmail.com]  
**Sent:** Monday, February 12, 2018 7:43 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB83

Good morning State of Alaska Representatives!

Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 8:37:58 AM

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From: Denise N [mailto:[dnakachi@gmail.com](mailto:dnakachi@gmail.com)]

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**Sent:** Monday, February 12, 2018 7:27 AM

**To:** Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>

**Cc:** ASEA Local 52 <[aseahq@afscmelocal52.org](mailto:aseahq@afscmelocal52.org)>

**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

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Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Denise Nakachi

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 8:36:58 AM

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**From:** nukasue-n-tom [mailto:nukasue@yahoo.com]  
**Sent:** Sunday, February 11, 2018 7:52 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

**Sincerely, Hard-working state employee since 2003 - please don't sell Alaska's future short!!!**

Sue Goodglick  
**12731 Cardinal Circle**  
**Anchorage, AK 99516**

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 8:36:41 AM

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**From:** Susan Jakonis [mailto:simoneak@icloud.com]  
**Sent:** Sunday, February 11, 2018 4:21 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Cc:** Rep. Matt Claman <Rep.Matt.Claman@akleg.gov>  
**Subject:** Support for HB 83

I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Aspects of PERS Tier IV are detrimental to retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's need to recruit and retain qualified employees. I can say from experience that as I get older and my personal life changed, details of the state's retirement plan became more important to me. I have a lot of value to give to the state for some time to come. Looking forward to stable retirement would be a great incentive.

As I look over the spectrum of state employees, I do not see that the entire group is in a position to manage their investments on their own. Further, the medical benefits of the proposed plan catch my eye positively. Like many others, I am facing working until age 65 due to health insurance. A situation where employees are not tied to working past 60 if they do not need to, but for health insurance, is positive for everyone. Young people have a chance to take those positions to support their families. Employees retiring between 60-65 creates people who contribute to the economy and community when they volunteer, teach, minister, coach, etc. instead of waiting until they are older and less energetic.

I encourage you to SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Sincerely,

Susan Jakonis  
2439 LaHonda Drive

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: HB 83  
**Date:** Monday, February 12, 2018 10:09:44 AM

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**From:** Ronald Johnson [mailto:rajohnson@alaska.edu]  
**Sent:** Monday, February 12, 2018 10:06 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>  
**Subject:** HB 83

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Dear Rep Kito

What is the assumed ROR for the funds deposited by the new folks for HB 83?

--

Ron Johnson  
Professor Emeritus  
Mechanical and Environmental Engineering  
Univ of Alaska Fairbanks

2113 Jack St  
Fairbanks, AK 99709

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: HB83 Pension Choice  
**Date:** Monday, February 12, 2018 8:32:01 AM

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**From:** Gary Miller [mailto:gmilller.juneauak@gmail.com]  
**Sent:** Saturday, February 10, 2018 11:58 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** HB83 Pension Choice

I support HB83, the pension choice for either a defined contribution (401K) or a defined benefit.

I worked for the State of Alaska for 27 years and the City and Borough of Juneau for two years. After dedicating 29 years of my life to public service, I am fortunate to have the defined benefit retirement.

I am 69 years old. I am financially secure as I age because I have a defined benefit retirement. I don't know anything about investing and with the defined benefit system I am in, professional investors are keeping me safe. This major stock market crash is killing those public employees who are in a defined contribution and managing their own investments. They won't have a safe retirement; they should not have to leave public service to find a better retirement system.

Current employees should also have the option to switch from the defined contribution to the defined benefit system if they pay any balance difference needed. Don't forget that you too are a state employee as are your staff members. All of you also deserve a safe defined benefit system. Think about that when you are working until midnight or on weekends or four special sessions. **NO ONE** should have to worry about financial security when they are old.

Please support HB83 and vote yes.

Gary Miller  
20135 Cohen Dr

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Please Advance HB 83  
**Date:** Monday, February 12, 2018 10:11:59 AM

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Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Please!!! Advance HB 83!  
**Date:** Monday, February 12, 2018 10:11:48 AM

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From: Valerie White [<mailto:valerie.j.white@gmail.com>]  
Sent: Friday, February 9, 2018 6:35 PM  
To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>  
Subject: Please!!! Advance HB 83!

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Dear Legislator Kito and Legislator Wool,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.  
Please advance HB 83.

-Valerie

**From:** [Edric Carrillo](mailto:Edric.Carrillo)  
**To:** [Caitlyn Ellis](mailto:Caitlyn.Ellis)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 10:11:35 AM

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From: Anne Remick [<mailto:aremick3@gmail.com>]

Sent: Friday, February 9, 2018 5:32 PM

To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>

Subject: Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Anne Remick  
2627 Lovejoy Drive  
Anchorage, AK 99508

Sent from my iPad

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 10:09:58 AM

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**From:** Karla Canti [mailto:heavensounds@gmail.com]

**Sent:** Monday, February 12, 2018 10:04 AM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** Support for HB 83

Dear Legislator,

I was hired as a Juvenile Probation Officer in 2008, and have been working for the State in that position ever since and have always considered this my career. The only thing that keeps me from being able to be content in my position is knowing that I do not have a retirement plan with the state. I feel that without a competitive and dignified retirement plan I would be foolish to work in this position too long. I have seen the state lose experienced and good workers because they do not feel that it would be an intelligent move to stay with the state when there are few to no benefits later in life for doing so. I have been injured in this job, and will have health issues from my injury for the rest of my life. It does not feel good knowing that I have given so much to my job over these 10 years while knowing that as soon as the state is done with me I will be tossed aside.

I want to make my career with the State. I love what I do, and I feel that I help people and help my State be better. As I get older and look towards my future I am disheartened at my prospects if I stayed with the State. Please pass this bill and help Alaska retain good hardworking people - and care for those that have spent their working years contributing to this State. I do not want to be locked into a position that I will have to work until 65 so I will receive medical coverage. As much as I love my job I will eventually have to make a hard decision to stay and do what I love or leave and look for a position that will better support me and my family in later life.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Karla Hallgren  
4301 N Farm Loop  
Palmer Alaska

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 11:36:37 AM

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**From:** Marlin Bowles [mailto:[mbowles@mortonarb.org](mailto:mbowles@mortonarb.org)]

**Sent:** Monday, February 12, 2018 10:19 AM

**To:** Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>

**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Marlin Bowles

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 11:45:23 AM  
**Attachments:** [20180212\\_102300.pdf](#)

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**From:** Devin Johnson [mailto:devin.r.johnson1524@gmail.com]  
**Sent:** Monday, February 12, 2018 10:28 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 11:59:38 AM

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From: Rodney H. Kay [<mailto:kaycom@yahoo.com>]  
Sent: Monday, February 12, 2018 11:51 AM  
To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>  
Subject: Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Pardon the typo's  
Sent from my iPhone  
Rodney H. Kay  
Eagle River, AK

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 12:08:53 PM

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**From:** Poynter, Aline (HSS) [mailto:[aline.poynter@alaska.gov](mailto:aline.poynter@alaska.gov)]  
**Sent:** Monday, February 12, 2018 12:02 PM  
**To:** Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>  
**Subject:** Support for HB 83

Hello Representative's,

Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

You are my voice and do wish you would consider in supporting this.

I thank you in advance for being my voice.

Again thank you,

Alene Poynter

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 12:23:01 PM

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**From:** pg\_elli [mailto:[pg\\_elli@yahoo.com](mailto:pg_elli@yahoo.com)]

**Sent:** Monday, February 12, 2018 12:15 PM

**To:** Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>

**Subject:** Support for HB 83

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Dear Legislator,

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Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

-Priscilla Morris  
15013 Terrace Lane  
Eagle River, AK

Sent from my Verizon, Samsung Galaxy smartphone

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 12:40:40 PM

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-----Original Message-----

From: Leanne Quirk [<mailto:leanne.quirk@yahoo.com>]

Sent: Monday, February 12, 2018 12:34 PM

To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>

Subject: Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

I am a State employee hired in 2008 and I would like to have the Defined Benefit retirement option described in HB 83.

I would appreciate your support for HB 83 to provide this option to State employees like myself.

Thank you,  
Leanne Quirk

Sent from my iPhone

**From:** [Edric Carrillo](mailto:Edric.Carrillo)  
**To:** [Caitlyn Ellis](mailto:Caitlyn.Ellis)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 11:36:05 AM

---

**From:** jbpapenbrock [mailto:jbpapenbrock@gmail.com]

**Sent:** Monday, February 12, 2018 10:15 AM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The state of Alaska lacks a competitive and dignified retirement for public employees like myself building a career around providing quality service to my fellow Alaskan's. HB 83 proposes a defined benefit retirement option to me and my fellow coworkers, studies have shown that pieces of legislation like this one will Save the State money. It is my belief with benefits like these in place it will be easier not only for the State to recruit new employees but also retain the ones they currently have. Instead of a revolving door of employees simply coming to the State in order to receive the training necessary to obtain a job in the private sector with better pay and benefits. As a career minded individual currently employed with the State I feel as though this bill would provide not only myself but my fellow Alaskan's serving the state with pride in the pursute of our careers a dignified and stable retirement. My coworkers and I would be greatfull for the passing of this Bill as an effort to show us Alaska cares as much about us as we care about Alaska ! Please support HB 83 and the benefits it provides those of us building a career in service of the State.

Thank you for your time and consideration.

Justin Papenbrock  
2900 Linda Ave.  
Juneau, Alaska 99801

Sent via the Samsung Galaxy S® 5 ACTIVE™, an AT&T 4G LTE smartphone

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 6:44:29 PM

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**From:** Thomas Johnson [mailto:johnson.thomas45120@gmail.com]  
**Sent:** Monday, February 12, 2018 6:05 PM  
**To:** Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>  
**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Please support this Bill. Today I turned 61 and only have 4.5 state service, I won't make it to 20 years much less 25 years. I need some stabilization when I do become to old to work for the State.

Thank you,

Thomas F. Johnson

**From:** [Edric Carrillo](mailto:Edric.Carrillo)  
**To:** [Caitlyn Ellis](mailto:Caitlyn.Ellis)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 6:44:15 PM

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From: Chris Richardson [<mailto:richardson@gci.net>]  
Sent: Monday, February 12, 2018 6:03 PM  
To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>  
Subject: Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

I have worked for the Municipality of Anchorage since 2001, and am a PERS tier 3 member.

Since the changeover to the defined contribution/tier 4 in 2006, I have seen many co-workers come and go. Many of these talented individuals left because they could find equal benefits - and better pay - in the private sector. The one advantage that local government work always had, and still has for me - access to a defined benefit retirement system - no longer applies to new hires, so skilled new hires have not stuck around.

This has caused huge staffing challenges in my department and the departments around me as long term employees have retired and are replaced by tier 4 employees - leading to higher turnover and less qualified candidates. In the end, I'm afraid it has resulted in a less efficient government.

From what I've seen of the proposals in HB 83, returning to a defined benefit system would be a win-win for not only the PERS participants and their employees, but for every resident of our great state. Please do what's right for our state and move this legislation along.

Thanks,

Chris Richardson  
7642 Brentwood Drive  
Anchorage, AK 99502

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 1:41:57 PM

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**From:** David Gambel [mailto:larvalgeek@gmail.com]

**Sent:** Monday, February 12, 2018 1:40 PM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

David Gambel  
900 S Begich Dr, Wasilla AK 99654  
760.705.4335

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 1:41:33 PM

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**From:** Hunter Brosh [mailto:[hunter.brosh@gmail.com](mailto:hunter.brosh@gmail.com)]

**Sent:** Monday, February 12, 2018 1:35 PM

**To:** Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>

**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83. please vote "yes" on HB 83.

thank you for your consideration,

Hunter

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Monday, February 12, 2018 1:40:45 PM

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**From:** Longfellow, Billie S (HSS) [mailto:billie.longfellow@alaska.gov]  
**Sent:** Monday, February 12, 2018 1:32 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

As a member of ASEA Local 52 I completely support HB 83 and hope that it receives both your serious consideration and support. Working not as a peace officer, but as a Juvenile Justice Officer, HB 83 will greatly benefit state employees who may have physical jobs which still require a 30 year retirement.

Thank you for your time.

Billie S. Longfellow  
JJO II  
Mat-Su Youth Facility  
DHSS  
Member of ASEA Local 52

**From:** [Sorcha Hazelton](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: HB 83 Support  
**Date:** Tuesday, February 13, 2018 8:42:20 AM

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**From:** Greg Albrecht [mailto:gregoryalbrecht@gmail.com]

**Sent:** Tuesday, February 13, 2018 8:28 AM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** HB 83 Support

Hello,

When I took a job with Fish and Game in 2011 at the age of 27 I took it with the assumption that some day a Tier 5 option would come along. Though my 401k has grown due to favorable stock market conditions, I have always considered the potential for not having enough in retirement. Subsequently, I have invested 25% of my income into 401K plan (state and other) and lived a more humble life to support 3 children, always keeping my eyes peeled for other job prospects.

I've watched 7 young and talented employees come and go in my 6.5 year tenure in an office that supports about 9 employees, all of them mentioning the lack of pension and retirement health benefits as part of the reason for leaving so easily.

The numbers seem clear to me, no additional cost to the state. The benefits are even clearer; more folks sticking around, growing into their careers with the state, spending more money to fuel the economy now with assurance of having enough later.

I hope you will all work to see this legislation through to law. Thank you for your service to our state.

Greg Albrecht

**From:** [Sorcha Hazelton](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support HB 83  
**Date:** Wednesday, February 14, 2018 8:22:25 AM

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**From:** AUBREY RABY [mailto:araby@gci.net]  
**Sent:** Tuesday, February 13, 2018 8:06 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support HB 83

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Aubrey Raby  
6511 E 11th Ave, Apt B  
Anchorage, AK 99504

**From:** [Sorcha Hazelton](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Tuesday, February 13, 2018 8:57:17 AM

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**From:** Erin Gleason [mailto:epgleason@gmail.com]

**Sent:** Monday, February 12, 2018 10:55 PM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** Support for HB 83

Hello Representative

s,

I am a life long Alaskan and employee of the State of Alaska. During my graduate work at the University of Alaska Fairbanks I was the intern at the Department of Natural Resources in Fairbanks. Upon graduation I moved to Anchorage and now work for the Department of Environmental Conservation. I greatly enjoy my position with DEC and am proud to do good work for Alaska. As a resident and employee, I ask that you support for the public employee Defined Benefit retirement bill HB 83.

Sincerely,  
Erin Gleason  
907-888-0435

**From:** Johnthomas Williamson  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Another HB 83 supporter.  
**Date:** Thursday, February 15, 2018 8:48:34 AM

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Hello,

I am a State of Alaska employee, Tier III. Less than two years ago, my coworker and his wife, who was a Tier IV employee, left their State employment to seek job opportunities in Maine. The Tier IV employee was at a Range 25 and has her Juris Doctorate. Neither of these people saw a bright future with working for the State and decided to take action. The move was solely economic, as neither had any connections to Maine. This is just one example of the State loosing high value personnel due to a lack of confidence in long-term stability with the State.

HB 83 would help in restoring a confidence that was lost when Tier IV was created.

Johnthomas Williamson

Appraiser II, DNR.

**From:** Ethan Graetz  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB83  
**Date:** Thursday, February 15, 2018 9:02:29 AM

---

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

HB 83 establishes a pension option that meets Alaska's need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Sincerely,  
Ethan Graetz  
596 Golden Morn St, Fbks, Ak 99712

**From:** Canfield, Terry L (DOT)  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 6:57:04 AM

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I am contacting you concerning the Public employee Defined Benefit retirement bill HB 83.

I have been a public employee since 1993 and I am vested in the Tier II retirement plan so I do not have a direct stake in this bill. I currently work for the Department of Transportation in the Aviation Design Section. I am not a member of the Union.

I would like to share my observations and options concerning the way the current retirement system for new hires since 2006 has impacted this organization.

Currently the only employment retention incentive is promotion (read better pay). There is no continuous path here for a new hire to be promoted with any surety regardless of their qualifications or ambition. A person is forced to wait for vacant positions or move to a new job internally if they want to keep working for the state. Because more opportunities for advancement are available elsewhere and because their 401(K) retirement plan is no better here than anywhere else, people are leaving State employment as soon as they can qualify for other work, be it through job experience, continued education or professional advancement.

We have to hire folks with little or no direct experience in Airports. We invest in training them and when they can find a new job position doing the same work for 10 to 15% in more benefits they leave.

I have seen this trend accelerate since 2006 and have spoken with several people about their reasons for leaving state employment. With rare exception (two people I can recall) the reasons they give is the lack of benefits or promotion opportunities.

One of the major reasons I have stayed with the State was because I qualified for a Defined Benefit retirement. I have had several offers to go elsewhere, many from local employers. I probably would have accepted one of them except for the Tier II Defined Benefit retirement I have with the State. I think a the Defined Benefit retirement to be a major consideration when making the decision about where to work.

Thank you for your attention.

Sincerely  
Terry L. Canfield

**From:** Ashley Miller  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Wednesday, February 14, 2018 9:47:26 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Thank you,  
Ashley Miller

Sent from my iPhone

**From:** Holly Wilson  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Wednesday, February 14, 2018 7:19:46 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

With the current state of the stock market, I may not even be able to retire from State employment with enough of a pension to survive based on the current Tier IV Defined Contribution pension plan. As an older worker, the thought of retirement scares me.....will I be able to survive off of the pension amount I will receive? I am also scared of the thought of having to work until the day I die because I cannot afford to retire! This is not even taking into account that I may not have health insurance benefits available to me upon retiring or that I will be able to afford in addition to Medicare premiums.

Additionally, State employees do not pay into the Federal Social Security system which means that back-up pension may not even be available once age eligibility is reached.

There does not seem to be much incentive anymore to building a career in State Government when private sector jobs pay as well, if not better, offer stable pension plans, as well as retiree health benefits.

Please support HB 83. Not only will it offer incentive to people entering the workforce in Alaska to get into and stay in Government Service, it will make State employment competitive with private sector employment again as well as give dedicated State employees the feeling of security knowing they have a pension plan that will be there for them to enjoy after their many years of dedicated service!

Holly Wilson  
907-209-7682

**From:** Rafal Ferdynus  
**To:** [Sen. Shelley Hughes](#); [Rep. Gabrielle LeDoux](#); [Rep. Cathy Tilton](#); [Rep. Andy Josephson](#); [Rep. Sam Kito](#); [Rep. Mike Chenault](#); [Representative.Kurt.Olson@akleg.gov](mailto:Representative.Kurt.Olson@akleg.gov); [Representative.Jim.Colver@akleg.gov](mailto:Representative.Jim.Colver@akleg.gov)  
**Subject:** HB83  
**Date:** Thursday, February 15, 2018 8:40:30 AM

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Dear Legislators,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Rafal Ferdynus  
6811 Gold Kings Cir Unit C  
Anchorage, AK 99504

**From:** jenni morella  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 8:24:14 AM

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Dear Legislator,

I am an Alaska Department of Fish and Game, Fisheries Biologist hired in 2017. The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Jennifer Morella  
100 Bluff Trail Drive  
Cordova AK 99574

**From:** Rob and Gina Carpenter  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 7:25:32 AM

---

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

You are legislating for health care provision for people like me, a nurse who has worked for 35 plus years, caring for others, joining State service in 2011, and now looking near retirement with no health insurance.

I appreciate the work in session is hard, disagreeing on income tax, state workers are already providing tax-like support in furlough days we are required to take. This is a Great state, please demonstrate that by supporting House Bill 83.

Thank you for your consideration, and all the hard work you are doing.

Gina Carpenter

Dillingham Alaska

**From:** Chris Conway  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Wednesday, February 14, 2018 8:11:17 PM

---

Hello Representative,

Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Sincerely,

Chris Conway  
1204 N Jack Nicklaus Dr.  
Wasilla, AK 99623

**From:** Mesepa Faavae  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Wednesday, February 14, 2018 6:40:00 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration. for the public employee Defined Benefit retirement bill HB 83.

Mesepa Fa'avae  
32985 Dans Court  
Soldotna, Alaska

**From:** [Sorcha Hazelton](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Thursday, February 15, 2018 8:15:37 AM

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-----Original Message-----

From: Jolene Withers [<mailto:jolene.withers@gmail.com>]  
Sent: Wednesday, February 14, 2018 5:44 PM  
To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>  
Subject: Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Jolene Withers  
Anchorage, AK 99515  
[jolene.withers@gmail.com](mailto:jolene.withers@gmail.com)

Sent from my iPad

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Wednesday, February 14, 2018 2:10:05 PM

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**From:** Chelsy [mailto:[chelsy31588@yahoo.com](mailto:chelsy31588@yahoo.com)]

**Sent:** Wednesday, February 14, 2018 1:58 PM

**To:** Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>

**Subject:** Support for HB 83

**Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.**

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Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

**Chelsy Maller**  
9574 Meadow Lane  
Juneau, AK 99801

**From:** [Sorcha Hazelton](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Wednesday, February 14, 2018 1:11:40 PM

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**From:** Emily Evans [mailto:emilysueevans@hotmail.com]  
**Sent:** Wednesday, February 14, 2018 12:59 PM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Sincerely,

Emily Evans  
48930 Sirocco Dr  
Soldotna, AK 99669  
907-953-1493

**From:** [Sorcha Hazelton](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Wednesday, February 14, 2018 12:14:21 PM

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**From:** Brendon Seiffert [mailto:bsseiffert@hotmail.com]  
**Sent:** Wednesday, February 14, 2018 11:04 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Thank you

Sent from my iPhone

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Wednesday, February 14, 2018 4:19:16 PM

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**From:** Katie Evans [mailto:katie.lee44@hotmail.com]

**Sent:** Wednesday, February 14, 2018 4:03 PM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83. My brother in law is a state probation officer. And for him to be able to have health insurance when he retires right now he will have to work until he is 65 and then retire with Medicare. This is not alright to me and I beg you to do something about it. I work in the healthcare industry. I watch people come in and out of the ICU and not be able to pay. To have Bills upon bills when they get out just so they could live another day sometimes. Please work at putting this bill through.

Thank you!  
Katie Silva

Get [Outlook for iOS](#)

**From:** Galina Lintelman  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 10:07:23 AM

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Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public.

Thank you for your time and consideration.

Galina Lintelman

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Thursday, February 15, 2018 1:00:10 PM

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-----Original Message-----

From: Doggett, Delores C (HSS) [<mailto:delores.doggett@alaska.gov>]  
Sent: Thursday, February 15, 2018 12:00 PM  
To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>  
Subject: Support for HB 83

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Please support HB 83. Thank you so much for your time and efforts to make our state a better place to live.

Sincerely,

Dolores C. Doggett  
1306 Edgumbe Drive  
Sitka, Ak 99835  
[dolores1995doggett@yahoo.com](mailto:dolores1995doggett@yahoo.com)

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Thursday, February 15, 2018 11:13:22 AM

---

**From:** kari Hull [mailto:akotter03@yahoo.com]  
**Sent:** Thursday, February 15, 2018 11:11 AM  
**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>  
**Subject:** Support for HB 83

Dear Legislator,

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The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits. I myself am having to weigh that option as I am a Tier 4 employee and do not wish to be a burden on my family as I age/retire. A Defined Benefit plan option would help me in my planning to avoid this undue burden to them, would bring me a great sense of relief and provide me with incentive to continue to work for the State of Alaska.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Kari Hull  
4027 Delta Dr Apt B  
Juneau, AK 99801

**From:** Brittany Blackwell  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 1:27:43 PM

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Dear Legislators,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

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Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Sincerely,

Brittany Loper  
3001 W 42nd Ave  
Anchorage, AK 99517  
email: [blackwellbrit@gmail.com](mailto:blackwellbrit@gmail.com)

**From:** Lynda Giguere  
**To:** [Rep. Sam Kito](#)  
**Subject:** Re: Support HB 83  
**Date:** Thursday, February 15, 2018 1:16:12 PM

---

Thank you, Edric. I'd also like to add that a pension will make the State of Alaska a more desirable place to work and will attract better and more qualified candidates to positions that serve the public. It's a win win.

Regards,  
Lynda Giguere

Sent from my iPhone

On Feb 15, 2018, at 1:00 PM, Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)> wrote:

Hello Lynda,

Thank you for contacting Representative Kito - House Labor and Commerce Committee Chair. We will be sure to add your comments to the committee packet. Please let me know if you have any further questions or concerns.

Best,

Edric Carrillo  
Legislative Aide  
Office of Representative Kito  
Alaska State Capitol, Room 403  
Juneau, Alaska 99801  
(907)465-4766

**From:** Lynda Giguere [<mailto:lynda.giguere@gmail.com>]  
**Sent:** Thursday, February 15, 2018 12:41 PM  
**To:** Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>  
**Subject:** Support HB 83

Dear Representative Kito,

I strongly support HB 83, pension security. Were it not for my State pension, I would be woefully unprepared for the future. This is making all the difference and I would like others to have the same security that I have been fortunate to have.

Please support this bill.

Lynda Giguere  
Douglas, Alaska

Dear Legislators –

I am writing to you today to express my opinion on HB 83 (Pension Choice). I started my state employment in 2010 with the Department of Corrections. As I am sure you are aware, this department has always had issues with recruitment and retention. In 2012 I transferred to Goose Creek and began training new Officers by the dozens. Now that these Officers are becoming vested, we are experiencing a mass exodus. Simply put, they are or will soon be, leaving state employment and taking their retirement with them. When they do, not only does the state have to pay out that money but we lose valuable staff and the tremendous amount of money spent training them. We then have to repeat the cycle again with another new hire. When I talk with the staff leaving they state that there is no incentive to stay with the state until retirement. They have opportunities to work elsewhere and do so. Many of them go to work on the slope and some of them take their money and leave state.

On a more personal note, I appreciate my employment with the State of Alaska but I agree with the people that are leaving. I am not a fan of the 401k style of retirement. It leaves too much to chance once I am ready to retire. I work in a difficult field under difficult conditions to say the least. On average, law enforcement personnel have an average lifespan of nearly twelve years less than the average US citizen. To me, this means that upon retirement I need to ensure I have provided for my family once I am gone. I cannot be sure that a 401k will get them through. With a pension system, I would have the comfort of knowing that my wife can continue to live a good life and enjoy the benefits that I worked so hard for. With that being said, the only reason I am still employed by the state and quite frankly in Alaska at all is due to my daughter still being in High School. It is my intention, once she graduates next school year, to take the money I have earned and leave Alaska. I will be going back into Corrections/Law Enforcement in another state. The biggest decision as to where will depend on retirement and benefits. I have risen to the rank of a Correctional Supervisor (Supervisory). I have done this through hard work and sacrifice. I will not feel bad about taking my money elsewhere. I can take my training that I received here and put it to use for another state of agency.

My wife is a state employee as well. Obviously when I go, so will she. When we do leave, please know that it is simply due to retirement benefits. Together we will have over \$300,000 to take with us. I am sure that seems like a pittance to you but we are just one family. We will no longer be State of Alaska employees, the state will no longer benefit from the training that they have provided us as employees, our local stores and business will no longer receive our money, our borough will no longer receive our property taxes. There is a trickledown effect as you can see and it is in my case and many others simply because there is not enough assurance in retirement from state service.

In closing, I ask that you consider HB 83. I ask that you put aside partisan politics and do what is right for Alaskan workers. The last thing that this state needs now is more of our young families leaving. I am a lifelong Alaskan and it saddens me to think about living somewhere else but I have to do what is right for my family's future.

Respectfully,

Steven S. Yarnot

4882 N Flintstone Cir

Wasilla, AK 99654

[yarnots@gmail.com](mailto:yarnots@gmail.com)

907-947-6162

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: HB 83  
**Date:** Thursday, February 15, 2018 4:42:37 PM

---

**From:** jim&julie [mailto:julieandjim@aptalaska.net]

**Sent:** Thursday, February 15, 2018 4:37 PM

**To:** Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>

**Subject:** HB 83

I would urge you to support HB 83. Such a bill is designed to help maintain a high level of quality in the State work force. This bill should provide an option for employees and potential employees who look into the offered benefits. Giving an employee the option to invest in their own future might help both themselves and the administration.

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Thursday, February 15, 2018 5:08:53 PM

---

-----Original Message-----

From: Joel Dolphin [<mailto:alaskanveteran@gmail.com>]

Sent: Thursday, February 15, 2018 5:00 PM

To: Rep. Sam Kito <[Rep.Sam.Kito@akleg.gov](mailto:Rep.Sam.Kito@akleg.gov)>; Rep. Adam Wool <[Rep.Adam.Wool@akleg.gov](mailto:Rep.Adam.Wool@akleg.gov)>; Rep. Andy Josephson <[Rep.Andy.Josephson@akleg.gov](mailto:Rep.Andy.Josephson@akleg.gov)>; Rep. Louise Stutes <[Rep.Louise.Stutes@akleg.gov](mailto:Rep.Louise.Stutes@akleg.gov)>; Rep. Chris Birch <[Rep.Chris.Birch@akleg.gov](mailto:Rep.Chris.Birch@akleg.gov)>; Rep. Gary Knopp <[Rep.Gary.Knopp@akleg.gov](mailto:Rep.Gary.Knopp@akleg.gov)>; Rep. Colleen Sullivan-Leonard <[Rep.Colleen.Sullivan-Leonard@akleg.gov](mailto:Rep.Colleen.Sullivan-Leonard@akleg.gov)>

Subject: Support for HB 83

Hello Representatives,

Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

I strongly support HB 83.

Thanks,  
Joel

Sent from my iPhone

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: Support for HB 83  
**Date:** Thursday, February 15, 2018 4:43:04 PM

---

**From:** Mike Dooley [mailto:mikedooleyak@gmail.com]

**Sent:** Thursday, February 15, 2018 3:59 PM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** Support for HB 83

Dear Legislators,

I am writing to you to express my support of HB 83; and, to ask you to support it also. Aside from the economic savings illustrated in the actuarial study, the bill would help to recruit and retain qualified State employees.

Here are two examples:

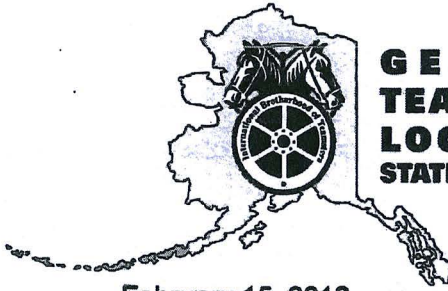
I personally know of two former State of Alaska employees that have left state service and moved out of state to seek employment that provides for a more stable retirement. Their decision to move was strictly economic. The State of Alaska's current Tier IV retirement plan does not provide for a stable retirement and was the direct reason for their departure.

Furthermore, I was self employed in the private sector before I came to work for the State, six and one half years ago. As a State of Alaska employee, I work in the same profession as I did in the private sector. Although I make less money for the State as I did in the private sector, the value added by paid medical benefits played a big role in my decision to come work for the State. However, the 401K retirement plan offered to me by the State did not play a big role in my decision. Although the security of medical benefits got me here, it has always been my plan to leave state employment once my kids "left the nest." However, if I had the choice of enrolling in a pension plan as outlined in HB 83, it would, at the very least, deter my decision to leave; and most likely result in a lifelong State of Alaska employee.

Thank you for your time and consideration.

Sincerely,

Michael S. Dooley  
17318 Teklanika Drive  
Eagle River, Alaska 99577



**GENERAL  
TEAMSTERS  
LOCAL 959  
STATE OF ALASKA**

*Affiliated with the International Brotherhood of Teamsters*  
Rick Boyles, Secretary-Treasurer  
520 E. 34th Ave., Suite 102, Anchorage, Alaska 99503  
Phone (907) 751-8501 • Fax (907) 751-8599

February 15, 2018

Honorable Sam Kito  
Representative (Chair Labor & Commerce)  
Alaska State Capitol  
State Capitol Room 403  
Juneau, Alaska 99801

Re: House Bill 83 – Pension Choice

Dear Representative Kito:

On behalf of our Teamster-Represented members that work for the Anchorage School district and the Municipality of Anchorage, we want to thank you for introducing HB 83. This bill, as we understand, provides a choice for newly hired public employees. Under HB 83 employees may choose either the current Defined Contribution Plan or a Defined Benefit Plan (PERS Tier V & TRS Tier IV).

Public employees who decide to invest in public employment should have the ability to choose a Defined Benefit Plan, which takes many years to earn but provides stability as they prepare for retirement twenty five (25) plus years down the road. For those public employees who have an interest in moving from employer to employer, they would have the option of a Defined Contribution plan which is more fluid and has no guaranteed monthly benefit pay outs.

As you are aware, it is very expensive to train and retrain employees. We believe this legislation will provide a more stable workforce for public employers. Providing a Defined Benefit plan will encourage those interested to invest in their employment with their public employer. There are many departments within the Anchorage School District and the Municipality of Anchorage that are experiencing a huge turnover in employment. Associated with that comes the cost of retraining as mentioned above. Public employment in Alaska has essentially become a training ground for employees to get experience and then move on to a more stable employment elsewhere.

On behalf of not only our Teamster Public Employees but all Public employees, we thank you for introducing HB 83 and support your efforts to pass this legislation.

Sincerely

Barbara Huff  
Director Government and Legislative Affairs

BHT:jk

**From:** Andrea Minter  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 6:39:10 PM

---

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Andrea Minter  
50153 Coye Ct.  
Kenai, AK 99611

**From:** Philip Templin  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 6:57:22 PM

---

~~Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.~~

**From:** Bruce, George I (DPS)  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#);  
[Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 7:06:01 PM

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Hello Representative--I gather that you are on a committee concerning HB 83. Please support this one...Talking to the Old Guard state employees, virtually all of them remained with the state because of the benefits of Tier I. I realize cuts are still looming, but to maintain/retain the core employees of this state, this Bill is a necessity. Thanks for listening. Sincerely,

George Ian Bruce

**From:** Susan Maley  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Please support Alaskan's-Support for HB 83  
**Date:** Thursday, February 15, 2018 8:40:34 PM

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~~Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83. We need your support.~~

Thank you,

Susan Maley

**From:** Stacey Johnson  
**Subject:** Support HB 83  
**Date:** Thursday, February 15, 2018 10:27:53 PM

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Dear Legislator,

As an individual who has been in Alaska public service as a former classroom teacher (5.5 years) and current forensic scientist (9 years) at the state crime lab, I urge you to support HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Stacey Johnson  
21942 Rebecca Circle  
Chugiak, AK 99567  
(907) 688-3696

**From:** Amber Schlesinger  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 11:08:39 PM

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Hello Representative--

I am contacting you in support of HB 83. I began working for the State of Alaska in 2014, and am disappointed that my contributions to my retirement plan are not defined. Having a defined benefit plan will benefit the state of Alaska, as well as the valuable employees that serve citizens on a daily basis.

Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Please vote yes.

Amber Schlesinger  
99701

**From:** Home  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Please Support HB 83  
**Date:** Thursday, February 15, 2018 11:19:26 PM

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RE: House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Dear Representatives,

The State of Alaska lacks a competitive retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. Too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Sincerely,

Tracy Reno  
areno@gci.net

**From:** Sarah Wilber  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 8:21:20 AM

---

Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Sincerely,

Sarah Wilber  
649 East Beaver Ave  
Palmer, AK 99645

Sent from my iPhone

**From:** P V Brown-McMillan  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 9:38:58 AM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

P V Brown-McMillan  
6731 Gloucester Pl  
Anchorage, AK 99504

**From:** Philip and Bonnie Templin  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 5:45:04 PM

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~~Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.~~

**From:** maryclaire bernstein  
**To:** [Rep. Sam Kito](#)  
**Subject:** SUPPORT for HB 83  
**Date:** Thursday, February 15, 2018 6:11:45 PM

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I am a resident of Juneau. I support retirement security and urge you to pass HB 83. We need to invest in the quality of life in Alaska, and we can't attract and keep good workers if we don't have a good retirement system. Although it isn't as apparent as garbage that isn't collected, or a lack of electricity, having the right people at the University, in the state office building, etc. makes a huge difference. If we don't invest in quality, Alaska will be a wasteland in the future.

Thank you for representing me.

*Mary-Claire*

Mary-Claire Bernstein  
1890 Glacier Ave. #204  
Juneau, AK

**From:** Angela Hunt  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Thursday, February 15, 2018 6:33:46 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Thank you,  
Angela Hunt

Sent from my iPhone

**From:** [Edric Carrillo](#)  
**To:** [Caitlyn Ellis](#)  
**Subject:** FW: ASEA HB 83 Pension Legislation:  
**Date:** Friday, February 16, 2018 9:13:05 AM

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**From:** pdkea@aim.com [mailto:pdkea@aim.com]

**Sent:** Thursday, February 15, 2018 5:21 PM

**To:** Rep. Sam Kito <Rep.Sam.Kito@akleg.gov>; Rep. Adam Wool <Rep.Adam.Wool@akleg.gov>; Rep. Andy Josephson <Rep.Andy.Josephson@akleg.gov>; Rep. Louise Stutes <Rep.Louise.Stutes@akleg.gov>; Rep. Chris Birch <Rep.Chris.Birch@akleg.gov>; Rep. Gary Knopp <Rep.Gary.Knopp@akleg.gov>; Rep. Colleen Sullivan-Leonard <Rep.Colleen.Sullivan-Leonard@akleg.gov>

**Subject:** ASEA HB 83 Pension Legislation:

February 15, 2018

Dear Legislator,

Ever since the meeting of financiers and Treasury representatives in November, 1910, on Jekyll Island off the coast of Georgia, the United States has had over a century of economic development unknown to our history. With the creation of the Federal Reserve in 1913 under the administration of Woodrow Wilson, our fiscal operations and currency were centralized at the national level. During this last century of development, our economy has experienced great prosperity—but also great volatility. The very nature of our monetary policy under the fractional reserve system has given rise to periodic bubbles that routinely burst, causing devastating loss and hardship to citizens all across America. Our leaders periodically review the establishment of our currency and monetary policy to ensure proper oversight, such as with the Pujo Committee, the Pecora Commission, and *United States vs. Morgan (1953)*. Even so, the tiered structure of our finances and retirement systems has been predicated on the future value of our people. As inflation slowly depreciates our fiduciary configuration, our descendants will have to manage the fallout of our current economic decisions. By placing value back into our people instead of extracting it out for diverse purposes, we can ensure the future stability of our economy, our constituency, and our state.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money. This defined benefit pension system will stabilize our workforce and aid in opening future investment in Alaska's industries.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees, and the public. Thank you for your time and consideration.

Additional resources:

[https://www.google.com/search?source=hp&ei=vOaFWv6xFN2qjQPJi4qABA&q=Pujo+Committee&og=Pujo+Committee&gs\\_l=psy-ab.3..0l2j0i22i30k1l2j0i22i10i30k1.3745716.3745716.0.3746372.1.1.0.0.0.428.428.4-1.1.0....0...1c.1.64.psy-ab.0.1.427....0.FT3GohxYSEU](https://www.google.com/search?source=hp&ei=vOaFWv6xFN2qjQPJi4qABA&q=Pujo+Committee&og=Pujo+Committee&gs_l=psy-ab.3..0l2j0i22i30k1l2j0i22i10i30k1.3745716.3745716.0.3746372.1.1.0.0.0.428.428.4-1.1.0....0...1c.1.64.psy-ab.0.1.427....0.FT3GohxYSEU)

[https://www.google.com/search?source=hp&ei=gTuGWorqIcu4jwOliqgoDw&q=Pecora+Commission&og=Pecora+Commission&gs\\_l=psy-ab.3..0l2j0i22i30k1l6.1567.1567.0.2640.1.1.0.0.0.121.121.0j1.1.0....0...1c.1.64.psy-ab.0.1.120....0.mhDIP4ac\\_ac](https://www.google.com/search?source=hp&ei=gTuGWorqIcu4jwOliqgoDw&q=Pecora+Commission&og=Pecora+Commission&gs_l=psy-ab.3..0l2j0i22i30k1l6.1567.1567.0.2640.1.1.0.0.0.121.121.0j1.1.0....0...1c.1.64.psy-ab.0.1.120....0.mhDIP4ac_ac)

[https://www.google.com/search?ei=hDuGWqHQMl3kjwOLl4PYBA&q=United+States+v.+Morgan+%281953%29&og=United+States+v.+Morgan+%281953%29&gs\\_l=psy-](https://www.google.com/search?ei=hDuGWqHQMl3kjwOLl4PYBA&q=United+States+v.+Morgan+%281953%29&og=United+States+v.+Morgan+%281953%29&gs_l=psy-)

[.ab.3.33i22i29i30k1l2.21133.21133.0.21946.1.1.0.0.0.142.142.0j1.1.0...0...1c.1.64.psy-ab.0.1.142...0\\_aDO6G9j6T4](#)

[https://www.google.com/search?ei=DzuGWrGtK5CSjwPrtKuYAg&q=jekyll+island&oq=jekyll+&gs\\_l=psy-ab.1.0.0i131k1j0i4j0i131k1l2j0i3.162935.164430.0.166230.7.5.0.2.2.0.143.626.0j5.5.0...0...1c.1.64.psy-ab.0.7.693...0i67k1.0.R9MbTXhefTA](https://www.google.com/search?ei=DzuGWrGtK5CSjwPrtKuYAg&q=jekyll+island&oq=jekyll+&gs_l=psy-ab.1.0.0i131k1j0i4j0i131k1l2j0i3.162935.164430.0.166230.7.5.0.2.2.0.143.626.0j5.5.0...0...1c.1.64.psy-ab.0.7.693...0i67k1.0.R9MbTXhefTA)

[https://www.google.com/search?ej=tjuGWsSKNJOCjwOF4q-wCO&q=fractional+reserve+banking&oq=fractiona&gs\\_l=psy-ab.1.0.0i67k1j0i0i131k1j0i7.385248.386536.0.388477.9.9.0.0.0.0.215.1039.0j6j1.7.0...0...1c.1.64.psy-ab.2.7.1032...0i3k1j0i131i67k1.0.ETSsbtvwr\\_g](https://www.google.com/search?ej=tjuGWsSKNJOCjwOF4q-wCO&q=fractional+reserve+banking&oq=fractiona&gs_l=psy-ab.1.0.0i67k1j0i0i131k1j0i7.385248.386536.0.388477.9.9.0.0.0.0.215.1039.0j6j1.7.0...0...1c.1.64.psy-ab.2.7.1032...0i3k1j0i131i67k1.0.ETSsbtvwr_g)

Sincerely,

Paul Keller

OA II

SOA-DCCED-DCRA

**From:** Todd Anderson  
**To:** [House Labor and Commerce](#)  
**Subject:** HB 83  
**Date:** Friday, February 16, 2018 10:23:06 AM

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Greetings,

My name is Todd Anderson and I have been a state employee for the past 10 years. I am in Tier IV retirement and am in full support of the adoption of HB 83 for several reasons that should matter to all Alaskan's within my community.

As a Tier IV member I have known from the very beginning of my service with the State that I was different than my colleagues that all of which have a secure future knowing that they will not run out of funds in retirement. I have continually had to make choices to save instead of spend a bit more freely within my local economy. If my future were secure, a larger home and solid roots would be planted within my community for the next 20 years and very likely afterward. As things stand now under the Defined Contribution plan I have already decided that I would likely be unable to afford a retirement in Alaska and it would be mandatory for me to relocated to a more affordable area of the country.

This bill directly impacts 5 people in my household that would be able to remain in my Alaska community and set solid roots here. As a person in Tier 4 my only incentive in remaining with the State is to cover an additional 10% of my health coverage from the age of 58 to 65 for each decade of service with the state. This incentive is not enough for me to remain with the State knowing we have been without the State offering a cost of living increase in about a decade, including current negotiations. Communities in Alaska suffer from the loss of quality state employees remaining and spending within their communities. Please consider this bill which would all employees the opportunity to make an informed decision and put state employees on an equal footing. Thank you for your consideration, Todd Anderson

**From:** Wendy Hansen  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#);  
[Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 12:47:52 PM

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Hello Representatives,

My name is Wendy Hansen. I am writing in support of HB83. HB83 provides for cost savings to the state while offering a defined benefit and improved health benefits to current and prospective employees.

Thank you for the consideration.

Wendy Hansen  
13711 Vern Drive  
Anchorage, AK 99516

Sent from my iPhone

**From:** Andrea Mogil  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 12:29:01 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

The defined benefit plan option for Tier IV PERS and Tier III TRS employees offers pronounced advantages in that it offers greater certainty and security for retirees, and in some instances a financial advantage as well. These factors act as strong incentives to attract the highest caliber of employees to PERS and TRS positions, as well as to encourage longevity in experienced employees who can more easily develop and pass on institutional knowledge and provide a higher level of service to Alaskans. Lower turnover in turn results in lower personnel costs to PERS and TRS employers.

The defined benefit option looks like a win-win-win for Alaska residents, PERS and TRS retirement systems, and PERS and TRS employees. Please support this measure.

Thank you for your interest and hard work.  
-Andrea Mogil, Juneau

Sent from my iPad

**From:** Jerry McBeath  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** HB 83  
**Date:** Friday, February 16, 2018 2:12:41 PM

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Dear Representatives Kito, Wool, Josephson, Stutes, Birch, Knopp, and Leonard:

I write in support of HB 83, which is under consideration in your committee. Permit me to illustrate why new employees of state agencies (and the University of Alaska) would gain from a retirement program offering them choice.

In 1976 I accepted a job offer from the University of Alaska in Fairbanks because the benefits program was superior to that offered by most other American universities (including the City University of New York where I was then employed). Those were tough years for the state, before completion of the pipeline in 1977 and the flow of oil began. The benefits program in effect then was designed to attract people with excellent credentials to Alaska and encourage them to remain throughout their careers. It certainly worked in my case (my degrees were from the University of Chicago and the University of California Berkeley) as I became a highly productive member of the UAF faculty and worked 38 years until my retirement in mid-2014.

During my employment I observed the effects of changes in the benefit program, particularly the pension system, on the morale and stability of the faculty. Especially damaging in my view was the development of an optional retirement program (ORP, a modified 401-k program) in the early 1990s. Colleagues complained about confusion concerning pension alternatives, and their lack of clear choice between ORP and any version of a defined benefits plan. All of the colleagues who entered the UA system at that time registered for ORP, and this became a negative factor in their morale. When they accepted job offers from other universities, the lack of an option to have subscribed to a defined benefits pension system was a factor they mentioned to me as a reason to leave Alaska.

I hope you will give serious consideration to restoring to new employees a clear choice between a defined contribution plan and a defined benefit plan.

Best wishes to you in the important work of the Alaska Legislature this session; sincerely,  
Jerry McBeath, Professor of Political Science Emeritus, U. of Alaska Fairbanks.

**From:** Tammy Smith  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#);  
[Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 3:30:11 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Thank you,

Tammy Smith

**From:** Chandra McGee  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 3:19:53 PM

---

Hello Representative--

Please support HB 83. As a public employee, and lifelong Alaska, the movement of this bill would be very important to my family.

Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Thank you for your support.

Chandra McGee

2011 Weston Dr  
Fairbanks, AK 99709  
907-750-8590

**From:** J F  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 1:28:00 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

This letter may look familiar because it is borrowed. While I do not have the time to draft an original for myself, this is a subject of great interest that concerns me and does require the attention I can give to it to respond.

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Jeanne Frazier  
P.O. Box 242863  
Anchorage, Alaska 99524

**From:** Nina Corbett  
**To:** [House Labor and Commerce](#)  
**Cc:** [njcorbett@gmail.com](mailto:njcorbett@gmail.com)  
**Subject:** Dear House and Labor Committee,  
**Date:** Saturday, February 17, 2018 8:03:20 AM

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Dear House and Labor Committee,

I'm relatively new to SOA as an Employee, however I have a life long tie with indigenous heritage to Bristol Bay. My request for you to move HB83 forward is largely for the long term security it can offer my family. I'm confident you see the facts being provided and they meet the common sense threshold. Besides the best interest of my family; I have seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits. I have been tempted myself.

This is important and beneficial,  
Nina Corbett  
946 Emperor Way  
PO Box 1216  
Dillingham

Sent from my iPad

**From:** brie lee  
**To:** [House Labor and Commerce](#)  
**Subject:** Support of HB83  
**Date:** Saturday, February 17, 2018 7:48:12 PM

---

To Whom It May Concern:

My name is Brianna McGrath. I work at the Dutch Harbor Fish and Game office in Commercial Fisheries. I am a Tier IV employee and I support HB83. I have only worked for the State for two months, and in that time I have noticed that the turnover rate with the State is relatively high. I am somewhat surprised, considering working for the state is pretty sought after. However, I do believe it has to do with a lack of security for employees as they understand that they may outlive their retirement. Our economy is bad now. What will happen when this generation and future generations retire and have no money to spend to keep the economy thriving? Pensions would help the economy substantially. Businesses would see boosts in profit and be able to expand. With no money coming in after retirement, no money will go out. Therefore, pensions are a win-win for employees, employers, tax-payers and local businesses. Thank you for your time and consideration!

Sincerely,  
Brianna McGrath

To whom it may concern:

My name is Eric Hoffman. I am currently a police officer with the Juneau Police Department, and a former officer with the Fairbanks Police Department. Before I begin it's important to note that while I'm employed by JPD, the message I am presenting is mine and mine alone, and not a representation for the department.

I would like to thank you for allowing me to speak today, and it is my hope to bring to light one of the major obstacles that the law enforcement community in Alaska is currently facing.

Budget deficits and opioids have dominated political conversation for some time, and with good reason. Make no mistake though; Alaska is experiencing a public safety staffing crisis.

The National Institute on Retirement Security recently completed a case study titled, "Retirement Reform Lessons: The Experience of Palm Beach Public Safety Pensions." This case study examined what happened in Palm Beach, Florida after the city got rid of pensions in of favor of 401(k) plans. The study proved to be a cautionary tale, and found that dismantling the pension:

- Instantly caused a mass exodus of public safety employees that did not stop until the city reestablished a defined benefit retirement.
- Actually benefited neighboring towns and states with better retirements that absorbed Palm Beach's experienced employees.
- Caused city expenses to skyrocket because of unanticipated costs such as recruitment and training.

At the worst of the city's staffing crisis, more than "60% of employees had less than three years of service." Moving to a defined contribution retirement was such a failure that the city reestablished the pension after four years. In conclusion, the researchers found that state and local governments cannot easily replace the experience of seasoned public safety workers, and cutting costs through pensions can put our public safety at risk.

If you replaced the words Palm Beach with Anchorage, Fairbanks, or Juneau, this case study would be about us.

The study does go on to reference a report from the Alaska Department of Public Safety to the State legislature in 2017, which says the defined contribution plan acts as a barrier to attracting and drives up attrition among state troopers. While this report was from DPS, I can attest that municipal agencies in Alaska are experiencing the same problem.

If you talk to front line officers and supervisors from any major agency you will hear a common theme; they are too understaffed to keep up with crime in 2018. Between significant rises in property crime and Tier 4 retirement, there are simply not enough cops on the street to handle the massive influx of calls for service, and everyday Alaskans are paying the price.

Besides community and department ties, there is currently nothing to encourage an Alaskan peace officer to remain here. It's an all too common story for an officer to be hired, jump through all the hoops and get all the necessary training, only to leave the state after two or three years with all the experience they gained. This is a tremendous disservice to Alaskans, and it's a problem that could largely be solved tomorrow with a defined benefit retirement plan.

In the five years I have been a police officer, I have seen crime rise by as much as 100% in some communities. If this wasn't enough, Alaska is consistently one of the most violent and crime ridden states in the union. It's time for the Legislature to take action to provide security for its citizens. What you can do right now to provide a better staffed and experienced law enforcement presence throughout Alaska is to re-establish a defined benefit retirement.

We are all Alaskans who care about our state and its people. While I'm speaking today in encouragement of an improved retirement system, I hope you take my words to heart and see that drastic action needs to be taken to improve the safety of your constituents.

**From:** George Gress  
**To:** [Rep. Sam Kito](#)  
**Subject:** Support Defined Benefits  
**Date:** Saturday, February 17, 2018 9:24:09 AM

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As a retired teacher, every day I think of the advantages of the Defined Benefits plan that I worked under as a Tier I employee. It is a much safer way to gain retirement benefits, especially since teachers aren't paid enough to guarantee retirement income in addition to living expenses. I'm sure you have seen the evidence that teachers under the new plan are having uneven gains in their investments, and that teachers are leaving the state as soon as they can under the new plan. Thank you for sponsoring this bill, and good luck.

George Gress  
GGress Custom Guitars  
1-907-209-9563  
[www.GGress.com](http://www.GGress.com)

**From:** Lorraine Kastner  
**To:** [Rep. Sam Kito](#); [Rep.Adam.Wool@akleg.gov](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep.Collen.Sullivan.Leonard@akleg.gov](#)  
**Cc:** [Johnson@akleg.gov](mailto:Johnson@akleg.gov)  
**Subject:** HB 83 = Define Benefits = Please Pass!  
**Date:** Saturday, February 17, 2018 10:10:50 AM

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Dear Legislator,

**Thank-you for all your hard work on balancing the state budget and developing a long term fiscal plan. There is one key element that is critical to every private or public company or corporation to be successful; that critical element is quality employees that are committed to successfully performing their jobs. This critical element applies to state government equally.**

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

**I personally an a supervisor for the state of Alaska and suffer the challenges of hiring quality employees. Currently I am recruiting for an open position in my section. I had to post the job description three times to finally get a pool of qualified applicants to interview. My hiring panel conducted interviews and scored the applicants first, second, third and so on, in terms of whose was our first choice applicant to off the position too. The position was offered to the first choice applicant, the applicant declined the position; the position was then offered to the second choice applicant, the applicant declined the position; we are current working to get approval to offer the position to the third choice applicant. You maybe be wondering, "What and What", well state employees on the average are paid less then private sector; our wages have been frozen; we have to take two days of leave without pay; our benefit are declining while the cost of those declining benefits are increasing.**

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Lorraine Kastner  
12801 Mountain Place  
Anchorage, AK 99516  
(P.O. Box 240051, Anchorage, AK 99524)  
[lorainekastner@aol.com](mailto:lorainekastner@aol.com)

\*\*\*DON'T USE YOUR STATE/EMPLOYER EMAIL ADDRESS\*\*\*

**From:** pstark@mosquionet.com  
**To:** [Rep. Sam Kito](#)  
**Subject:** HB83  
**Date:** Saturday, February 17, 2018 8:30:46 PM

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~~Please support this bill. We went from a state with the best retirement system to one of the worst. We cannot recruit and retain good workers without a good retirement system. Having a Defined Benefit option will establish a stronger commitment by workers. Please support this bill.~~

Patricia Stark  
P.O. Box 82525  
Fairbanks, AK 99708

**From:** Ellen Scott  
**To:** [Rep. Chris Tuck](#); [Rep. Justin Parish](#); [Rep. Geran Tarr](#); [Rep. Sam Kito](#); [Rep. Gabrielle LeDoux](#)  
**Subject:** HB 83--Supportive  
**Date:** Saturday, February 17, 2018 3:59:34 PM

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Good Afternoon,

I am writing you all to share with you my support for HB 83 regarding the Teachers & Public Employee's Retirement System. I am a tier two teacher, and I work with numerous tier three teachers. In my opinion, HB 83 does work to alleviate some of the major issues regarding the current tier three retirement system. I have seen numerous talented teachers leave after serving five years due directly to the lack of retirement security the state currently offers. The current tier three system does not provide adequate security to our newest TRS and PERS employees; this bill directly addresses this. Moreover, a strong retirement system attracts and retains employees. Right now, Alaska offers one of the worst, if not the worst, retirement benefit packages to new hires; HB 83 rectifies this.

Thank you for your service and consideration. Please let me know how I can assist with the passage of this HB.

Ellen Z Scott

[907-351-3774](tel:907-351-3774)

12301 Ginami Street

Anchorage, AK 99516

**From:** Martin, Leimomi E (DOL)  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#);  
[Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Saturday, February 17, 2018 9:09:24 AM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Leimomi Martin

**From:** tecorub  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 11:57:08 AM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

**From:** William Kane  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Friday, February 16, 2018 11:57:48 AM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

Dear Legislator,

The State of Alaska lacks a competitive and dignified retirement for public employees building a career around service to their fellow Alaskans. HB 83 offers a new defined benefit retirement option to new and existing employees, and an actuarial study of similar legislation showed it would save the state money.

Aside from the economics, HB 83 establishes a pension option that meets Alaska's immediate need to recruit and retain qualified employees. Once hired, employees have an incentive to stay under HB 83. We've seen too many people receive training by the State of Alaska only to leave for a job with better pay and benefits.

Finally, all Alaskans deserve a dignified and stable retirement. This bill offers a predictable retirement for current and future public employees establishing their careers working for the State of Alaska.

Providing a pension retirement option has measurable returns for both employer and employee, as well as delivering stability and continuity in state services to all Alaskans.

Please SUPPORT HB 83 and its many benefits for employers, employees and the public. Thank you for your time and consideration.

Sincerely,

William Kane  
Kodiak, AK 99615  
763.438.0238

Sent from [Outlook](#)

**From:** Emily Tiller  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** HB 83 - Restore a Defined Benefit retirement system  
**Date:** Friday, February 16, 2018 12:06:17 PM

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Dear House Labor & Commerce Committee Members,

HB 83 is very important for State employees such as myself. Restoring a Defined Benefit is not only more secure of an option for the State of Alaska and its delicate fiscal position, but it's also safer option for our public servants. While not all new employees would opt for the choice to enroll, the one-time option would be a strong compromise and would help encourage public servants to continue their roles as security is maintained while working toward retirement. To support that this is a good choice for the State of Alaska, please see the studies below which support the fiscal side of approving the bill.

[http://www.akleg.gov/basis/get\\_documents.asp?session=29&docid=53371](http://www.akleg.gov/basis/get_documents.asp?session=29&docid=53371)

[http://www.afscmelocal52.org/asea-files/Fornia\\_2016\\_AK\\_Pension\\_Option\\_Review.pdf](http://www.afscmelocal52.org/asea-files/Fornia_2016_AK_Pension_Option_Review.pdf)

Thank you for your time and consideration

Emily Tiller

1235 W. Mike St.

Palmer AK 99645

907-575-8048

**From:** alan munro  
**To:** [Rep. Sam Kito](#)  
**Subject:** Labor/pension  
**Date:** Thursday, February 15, 2018 3:37:08 PM

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## Support retirement security by passing HB 83

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This email has been checked for viruses by Avast antivirus software.

[www.avast.com](http://www.avast.com)

**From:** Anna Breuninger  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** Support for HB 83  
**Date:** Sunday, February 18, 2018 2:48:34 PM

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Hello Representative--Your work is important and that's why I'm contacting you about the House Labor and Commerce Committee's support for the public employee Defined Benefit retirement bill HB 83.

I support HB 83 for a number of reasons. Firstly, not having a defined benefit available to State workers has resulted in constant turnover. Young college graduates use the State for a year or two to get the experience they need to work in the much more lucrative private sector. As senior employees retire, the State is losing institutional knowledge as well as "job trainers" for the young short time employees. This situation along with less and less funding from the State and Federal governments is going to lead to a complete breakdown in functionality of the State. And secondly, a defined benefit is the carrot that keeps people working for the State. It appears to me that only a warm body is required to be employed at the State rather than experienced staff. The State pays much less than the private sector and the defined benefit makes up for that discrepancy. Private sector workers have more income to invest in retirement than State workers.

Thank you for working on this bill and others too. You too serve the State and I appreciate your hard work in the legislature.

Sincerely, Anna Breuninger  
Sent from my iPhone

**From:** Ronald Johnson  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#)  
**Subject:** HB 83  
**Date:** Friday, February 16, 2018 5:32:16 PM

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House L & C:

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My testimony re HB 83.

HB 83 would allow new folks a chance to have a DB retirement plan.

A critical issue is the assumed ROR as this determines how much the state and the employees have to contribute. The lower the assumed ROR, the more each employee will be required to contribute into his/her retirement.

TRS/PERS is already stuck w my retirement no matter what ROR is assumed. No matter what ROR is assumed, the actual UL will not change. Not true for new folks. To provide a secure retirement for them, it is important to structure HB 83 with a prudent ROR.

If 8 % is assumed and the real return is, say, 7 %, the passage of HB 83 will add many \$ B to the unfunded liability [UL.] This would have a severe negative effect on PERS and TRS.

Senate Finance had a 90 minute session this week regarding PERS/TRS. They are very concerned about the ability of Alaska to make the future annual payments [exceeding \$ 500 M] toward the UL [referred to it as the elephant in the room]

The AkPF assumes a ROR < 7 % and Callan is recommending to the ARMB that it lower the ROR to < 7 %.

European public and world corporate pension funds assume RORs closer to 6 %.

The ARMB will vote on its assumed forward ROR this June.

I realize ADMIN will not do a fiscal analysis until HB 83 clears the house or at least the Finance Committee. Hence, it is impossible for anyone to know now what each employee needs to contribute [I believe HB 83 sets it at 8 %].

**If you move this bill out of committee, I urge you to express these concerns.**

--

Ron Johnson  
Professor Emeritus  
Mechanical and Environmental Engineering  
Univ of Alaska Fairbanks

2113 Jack St  
Fairbanks, AK 99709