

(Test) SPPP Merger Study

**Q4 If the Legislature proposed a plan merger, what CONCERNS would you like to see addressed?**

Answered: 983 Skipped: 438

#	Responses	Date
1	Proper management. LEG and TRS reduced funding when the economy was doing so well...this was a poor plan and the TRS program is suffering because of it.	8/30/2016 6:37 PM
2	1) What is the reason behind the proposal? 2) It seems the TRS 1 is the only beneficiary of such a merger as LEOFF 1 has no solvency issues.	8/30/2016 2:21 PM
3	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	8/29/2016 4:05 PM
4	That nothing changes in the current LEOFF 1 plan.	8/29/2016 2:57 PM
5	Why use LEOFF funds to bail out a system that has gotten itself in such trouble?	8/26/2016 1:05 PM
6	Where have the funds that were designated to pay the obligations of the TRS1 system gone?	8/19/2016 11:52 AM
7	That LEOFF 1 members don't have benefits reduced.	8/17/2016 9:28 PM
8	Fair representation taking into account \$ to member ratio. Retention of all benefits for both groups as currently in place. Non tampering clause to assure members of future security. Bottom line is, by adoption of this plan my most major concern, joining of two disparate plans would not be addressed be addressed.	8/15/2016 5:22 PM
9	Solid ways to assure that all LEOFF1 retirees and beneficiaries will have full benefits for their lifetimes.	8/9/2016 10:50 AM
10	The TRS 1 plan was permitted to be under funded by permitting the participants and their employers to under contribute to the plan during their working years. This is a simple math equation that the participants and their employers chose to under fund their system which quite predictably has resulted in it's insolvency, and now they are looking at the much smaller and very solvent LEOFF 1 system to bail it out. What will result is the bankruptcy of both systems as the TRS 1 retirees out number the LEOFF 1 retirees by a 7:1 ratio. If the systems are combined it will bankrupt both, what is the legislature's plan to fund the new system when it becomes un-solvent?	8/8/2016 10:52 AM
11	What assurances do you have that our pension won't be reduced, besides Beckenhus provisions? Why isn't the State Actuary rate of return of 7.5% used?	8/5/2016 5:57 PM
12	With Brexit and other economic uncertainties, what is the potential impact to the currently 'overfunded' status of LEOFF 1? What was the funded status for LEOFF 1 at the lowest point during the last recession? If LEOFF 1 changes to an underfunded status with this merger, what are the implications for LEOFF 1 employers and for LEOFF 1 retirees?	8/5/2016 10:21 AM
13	My concern is that the legislature would act irresponsibly and adopt this merger.	8/5/2016 8:59 AM
14	See Question #3	8/4/2016 5:21 PM
15	Leoff board governance as it occurs now would it change? , What safeguards would be in place to assure funding stability? I wouldn't want to see this be the first of many mergers for funds that would appear to be overestimated. I understand that assumptions are as high as almost 8% which seems unrealistic. There would need to be IRS approval of the change prior to enactment as a protection mechanism for the currently well funded Leoff 1 plan.	8/3/2016 7:20 AM
16	I don't want to see our pool of money applied to another plan if it reduces our overall percentage of funding.	8/2/2016 2:52 PM
17	LEOFF 1 should only be merged with LEOFF 2	8/1/2016 9:45 PM
18	Robbing the money that was put into LEOFF 1 by it's members	8/1/2016 11:02 AM
19	Is it legal? What does the IRS have to say about it? Why don't they do their job and correctly fund these pensions instead of robbing Peter to pay Paul. Why not rob their own (Legislature's) pension fund to pay the TERS fund?	7/31/2016 7:45 PM
20	Protection that pension benefits not be reduced.	7/30/2016 10:12 AM
21	Future benefits, financial and medical	7/29/2016 6:28 PM

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22	1. Loss of local disability board representation. 2. Merging into an underfunded status jeopardizes my and my family's future financial security. 3. No longer have the security of a fully funded program to meets the promise of retirement protection that we hired under.	7/29/2016 5:20 PM
23	the Washington State Legislature must set a pay plan into motion, for TRS1. not on the backs of the retirees of LEOFF 1 !	7/29/2016 3:39 PM
24	I am 100% against any merger because I truly believe it will someday effect by benefit package in a negative way.	7/28/2016 3:42 PM
25	I am opposed to any merger. The State has a fiduciary responsibility to allocate those funds to the members, not some other parties. If there are excess funds, those funds are ours and should be used to increase OUR benefits, not someone else.	7/28/2016 1:47 PM
26	Why does the proposed merger include an assumption of returns of 7.8% and what is the contingency if market returns are lower than projected? I am concerned about pension benefits being reduced.	7/28/2016 12:04 PM
27	SAA	7/27/2016 8:37 PM
28	Concerned that the state legislators would consider robbing Peter to pay Paul.	7/27/2016 6:01 PM
29	see the above comment.	7/27/2016 5:42 PM
30	Cities should not bear the liability associated with a plan for which we have no responsibility (TRS 1), nor should our LEOFF excess be usurped to fund TRS 1.	7/27/2016 12:35 PM
31	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year.	7/26/2016 4:24 PM
32	LEOFF1 has plenty of money TRS2 is broke, I think it is clear what is happening here, they want to use the LEOFF1 funds to get TRS2 flush	7/26/2016 1:37 PM
33	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. This leads me to believe, right away, things won't go "as planned".	7/26/2016 10:09 AM
34	Would employers be required to fund a future shortfall for LEOFF 1 retirees?	7/25/2016 3:33 PM
35	What is the Legislatures plan to keep funding for LEOFF 1 benefits from being at risk.	7/25/2016 2:33 PM
36	fairness; return of surplus to help pay for LEOFF1 medical costs; ensure it won't result in increased future costs to City's taxpayers	7/25/2016 10:54 AM
37	The ability of our state government to hold themselves accountable and fix the real problem and not put it on the backs of other people / systems that were well managed.	7/24/2016 8:04 PM
38	I really do not understand how we could be expected to merge with a group that hates law enforcement so bad other than money.	7/23/2016 6:04 PM
39	Medical and benefits	7/23/2016 12:10 PM
40	What additional Protections will be included to ensure Pension Benefits are not Reduced as they have been in other States?	7/23/2016 10:23 AM
41	How would the LEOFF 1 members have any say in a retirement system in which they contributed the majority of the money and yet are a very small minority of the membership?	7/22/2016 3:58 PM
42	Why create concerns with LEOFF I when they don't have to? They should address trust issues of those depending on the system to live and survive on their retirement benefits. Creating uncertainty for retired personnel causes undue stress and worry about our future benefits we earned.	7/22/2016 2:34 PM
43	That this is illegal and shoudn't be on the table.	7/21/2016 11:34 PM
44	I'm against it	7/21/2016 10:02 PM
45	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/21/2016 6:30 PM
46	How will my entity be compensated for the extra funding we provided to the LEOFF 1 system?	7/21/2016 4:07 PM
47	See question 3	7/20/2016 10:20 PM

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48	If other unions can merge with other unions, simply to take advantage of their funds, what's to keep this from happening on a regular basis and becoming the norm...	7/20/2016 9:58 PM
49	None I don't want it to happen!!!!!!!!!!!!!!!!!!!!!!!!!!!!	7/20/2016 2:48 PM
50	Why should any LEOFF 1 member believe what the legislature says about a proposed system change?	7/20/2016 2:16 PM
51	"CONCERNS" !!!!! "JUST DON'T DO IT" !	7/20/2016 12:54 PM
52	How will my pension be protected from it being raided to cover other government uses?	7/20/2016 12:47 PM
53	I be leave that anyone that trust the legislature to protect any retirement system from being raided is either not educated about the past or just a plain fool. I do not consider the members to the leff1 system to be fools.	7/20/2016 10:39 AM
54	If they drain both funds. Then what?	7/20/2016 7:58 AM
55	Why are taking or money	7/20/2016 5:07 AM
56	If any merger occurs is should be LEOFF1 & LEOFF2	7/19/2016 7:18 PM
57	How they stay within their own budget.	7/19/2016 2:13 PM
58	The state underfunding our retirement plan	7/19/2016 12:39 PM
59	Is LEOFF 1 going to be supplementing the TRS 1 plan because TRS 1 has insufficient funds?	7/19/2016 9:47 AM
60	Maintaining LEOFF I benefits guaranteed to members and spouse/ beneficiaries	7/18/2016 11:43 PM
61	This proposal seems like thinly veiled attempt to rescue a failing retirement system (teachers) by taking dedicated funds from LEOFF1; and creating authority for the legislature or DRS to reduce LEOFF1 benefits.	7/18/2016 10:04 PM
62	That promises made at the time of employment to LEOFF 1 members not be broken/ignored. That the fund is left intact to care for the remaining members for the rest of their lives.	7/18/2016 7:48 PM
63	I am concerned at this just being a backdoor for them to go in and raid the pension plan funds of LEOFF1. This money belongs to the retirees of LEOFF1 & should not be used by anyone else for ANY OTHER PURPOSE!	7/18/2016 4:55 PM
64	Ensure that cities will not be at risk of shouldering a burden that might otherwise be borne by school districts to fully fund TRS.	7/18/2016 3:18 PM
65	In other states pension benefits have been reduced even though Backenhus seemingly applied. What will WA elected officials do to ensure pension benefits are not reduced here?	7/18/2016 2:24 PM
66	Depends on the answers to the questions.	7/18/2016 1:20 PM
67	moneys being taken from LEOFF 1 and given to others possibly cutting into LEOFF 1 pensions or medical	7/18/2016 11:38 AM
68	1. The merger CANNOT reduce the LEOFF 1 benefits. This includes but not limited to the medical. 2. The merger CANNOT affect our LEOFF 1 disability boards. 3. As trust accounts, there are very serious State and Federal issues that need to be addressed. 4. Your underfunding of TRS1 is fault of the State. NOT of retired firefighters and law enforcement officers Where is the accountability of the State.	7/18/2016 11:25 AM
69	That it not reduce LEOFF 1 member benefits in any manner. There not be any change in the structure of local Disability Boards. You must comply with state laws in protecting our benefits. You must all members and spouses until there arenone of us left alive!	7/18/2016 10:36 AM
70	same as 3	7/18/2016 8:26 AM
71	Ensure that LEOFF 1 remains fully funded.	7/17/2016 9:26 PM
72	What protections will be included to ensure pension benefits are not reduced?	7/17/2016 9:01 PM
73	The proposed valuation of LEOFF 1 Pension plan will be reduced, and come in financial jeopardy, this is unacceptable, and a bad business practice. The Legislature must find a better way to bail out the teachers pension plan TRS1 or 2, then on the back of law enforcement and firefighters. The reality of reduced benefits if this happens is a high concern with many of us. Undue stress is being created by this proposal, we fought for this system, while working, not AGAiN while retired.	7/17/2016 4:33 PM
74	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/17/2016 4:27 PM
75	Our surplus should remain for the benefit of LEOFF 1. Our contractual benefits should all remain in place for our benefit. WE earned the \$\$	7/17/2016 2:40 PM

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76	Would LEOFF1 control the merger and make all future decisions concerning this merger? Medical coverage would be next to be taken away. Where and when does this thievery stop??	7/17/2016 2:22 PM
77	That if there is a surplus of these pension funds they are not going to be utilized by firefighters. Funding teachers pensions should not be the firefighters nor police officers responsibility. There should be absolutely no connection with those people who daily put their lives on the line and school teachers!	7/17/2016 1:58 PM
78	TRS1 has not been managed effectively. Utilizing money from LEOFF 1 does not safeguard from the same shortfall in the future.	7/17/2016 11:39 AM
79	-That earnings assumptions will overestimate interest returns and result in the LEOFF1 plan value unable to sustain all promised plan benefits. -That the proposal will not include adequate protections to ensure that LEOFF1 pension benefits will continue to be paid as promised to plan members and their survivors. -That all Federal and State legal protections afforded pension fund trust accounts are fully evaluated to ensure the legality of any proposed plan merger. -That all assumptions of the value of assets in the LEOFF1 account be clearly and accurately calculated, detailed and available for public review, input and corrections prior to any proposed plan merger. -That all assumptions made by the State Actuary with respect to the obligations of the LEOFF1 pension plan to pay its members and their survivors benefits and the calculations for meeting those obligations funding levels be detailed and available for public review prior to any merger proposal.	7/16/2016 6:34 PM
80	Retain pension payments same as was contracted when members retired	7/16/2016 6:29 PM
81	What prevents our pension plan from changing in the future? It sure has in other States.	7/16/2016 4:18 PM
82	How would LEOFF 1 be improved?	7/16/2016 3:06 PM
83	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year.	7/16/2016 1:01 PM
84	What additional protections will be included to ensure pension benefits are not reduced?	7/16/2016 11:13 AM
85	This sounds like a money grab.	7/16/2016 7:54 AM
86	Our plan is fully funded and should be used as an example of what all systems should be, the goal should be to improve their system not to destroy ours!	7/15/2016 9:50 PM
87	Despite Backenhuss type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/15/2016 7:14 PM
88	None, I am totally opposed to this merger.	7/15/2016 6:05 PM
89	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. •Despite Backenhuss type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/15/2016 4:58 PM
90	Do you intend to ensure additional pension protections will be included so that benefits are not reduced?	7/15/2016 4:35 PM
91	In other states, despite Backenhuss type provisions pension plan benefits have been reduced. What added protection will be included to ensure pension benefits are not reduced?	7/15/2016 3:36 PM
92	Everything from the legality, the percentage of our assets that would drop from 125% to 86%. Even with our contribution it would not bring the other retirement system up to 100%. So instead of having one underfunded system, you create two.	7/15/2016 3:09 PM
93	1. How are you going to be sure pensions for LEOFF are not negatively effected? 2. 7.5% vs. 7.8% seems like a large difference.	7/15/2016 2:43 PM
94	I would be concerned that legislature, once able to manipulate pension funds, would do untold damage to the pension system.	7/15/2016 1:03 PM
95	Is this action legal under current law?	7/15/2016 12:31 PM
96	No merger would be good.	7/15/2016 10:35 AM
97	I'm concerned the funds from the LEOFF1 fund would be used for other debts and expenses.	7/15/2016 10:07 AM
98	We would be concerned that the employer contribution rate for LEOFF 1 employers would increase beyond the 0.18% DRS admin fee.	7/15/2016 7:25 AM
99	My concerns would be what happens to LEOFF 1 when TRS 1 is back in the same position they are in now. There is nothing that benefits LEOFF 1 membership with the merger, and don't insult us by offering each LEOFF 1 members \$5,000.00. Again, if there was a merger, what guarantee that we keep the pension board we have?	7/14/2016 10:35 PM

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100	The people in Olympia cant be trusted	7/14/2016 10:11 PM
101	No comingling\$. LEOFF I voting members be in the overall hands-on review and members will vote on any proposals, enactments, structure.	7/14/2016 9:19 PM
102	What are the real and potential short-term, mid-term, and long-term financial, medical, governance, tax, and personal impacts of this merger on my wife and me?	7/14/2016 8:31 PM
103	What would happen to the leoff 1 pension plan and those who still use it?	7/14/2016 7:36 PM
104	That both plans would be fully funded.	7/14/2016 4:40 PM
105	Negative impacts to the LEOFF 1 members A change to the successful governance of the LEOFF pension system	7/14/2016 4:00 PM
106	How my benefits as a retired LEOFF1 police officer with guaranteed benefits would be affected.	7/14/2016 2:48 PM
107	Fairness to employees and employers of both plans based on contributions to date and future contributions	7/14/2016 1:55 PM
108	everything	7/14/2016 12:23 PM
109	Loss of current, existing pension and medical benefits are a concern.	7/14/2016 11:45 AM
110	I'm concerned that I would lose contractual medical and pension benefits and that our solvent pension system would be robbed to fund the legislature's UNFUNDED liability.	7/14/2016 11:23 AM
111	I'm concerned that previous attempts to merge our plans were done by the legislature without out knowledge or input. I'm concerned that this attempt is not legal and that it will be enacted entirely against our wishes. I'm concerned that if this legislature takes this action, that it will open the door for future legislative actions that will further erode LEOFF I. How can you possibly assure us that this will not happen? I am very concerned that this merger would threaten the financial stability of my pension.	7/14/2016 11:17 AM
112	Stopping it.	7/14/2016 11:15 AM
113	any reduction at all for leoff members	7/14/2016 10:50 AM
114	No changes. The original contract was approved to protect the members of law enforcement and firefighters.	7/14/2016 9:30 AM
115	I don't know enough about the merger to have any concerns at this time	7/14/2016 8:15 AM
116	pension contract with state	7/14/2016 7:01 AM
117	NO plan merger involving LEOFF 1. Any such attempt would result in strong opposition and likely litigation. I would urge the legislature to be mindful that a basic principle of American government is to guard against the tyranny of the majority. LEOFF 1 is a tempting target because it is financially healthy and its members are viewed as being too few to defend themselves politically. LEOFF 1 is a closed system - no members have been hired since 1977. We are dying at an alarming rate and soon enough we will all be gone. For the present, however, most of us - perhaps all of us - will vigorously resist our pension system being degraded only to benefit other less-healthy pension plans. Regardless of the spin, it's a raid on the assets of our pension. It's unfair, contrary to existing case law, and almost certainly in conflict with the state constitution. The legislature would be acting in the best interest of the state not to start down that road because there would be litigation and political consequences. Do something constructive rather than start a big, costly fight with state resources.	7/14/2016 4:51 AM
118	Again, I am opposed to the merger!	7/13/2016 11:11 PM
119	1. The State Actuary has advised for the past several years the earning assumptions should be based on and annual return of 7.5%. The proposed merger for the 2016 session assumes 7.8%. Why is there a difference in projected rate of return and how will the State fund the difference? 2. In other states pension plan benefits have been reduced. What protections and guarantees will be included to ensure pension benefits are NOT reduced?	7/13/2016 10:21 PM
120	That our funds would be in jeopardy.	7/13/2016 8:50 PM
121	My main concern is that pension benefits would be reduced. I have a concern that there would be no guarantee this would not happen. What protection would be put into place to make sure these pension plan benefits wouldn't be reduced.	7/13/2016 8:48 PM
122	None.....as I am opposed to any plan merger.	7/13/2016 7:57 PM
123	A new law that would make a felony to propose any such merger in the further.	7/13/2016 6:43 PM
124	Why penalize Leoff 1 for for judicious care of their program, while TRS1 have have not done the same.	7/13/2016 6:06 PM
125	The fact Leoff 1 if anything should help Leoff 2 members and stay in the same system	7/13/2016 6:02 PM
126	No merger!	7/13/2016 4:37 PM

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127	Absolutely NO diminishment of my retirement or my survivor's benefits.	7/13/2016 4:15 PM
128	Such a merger would weaken the LEOFF 1 plan that officers worked hard to receive, many working for very low wages at the start of the program, with promises of the plans benefits when they retired. Such a merger will likely affect the benefits of all of these individuals.	7/13/2016 4:02 PM
129	Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/13/2016 3:48 PM
130	The continued underfunding of ours and other pensions that result in mergers due to mismanagement causing pension instability.	7/13/2016 3:48 PM
131	TRS 1 is state funded. LEOFF 1 and 2 should not be affected because of the state's poor budget planning	7/13/2016 3:29 PM
132	I would like to see assurance for local governments with LEOFF members that their future contribution rates will not be impacted in any way based on the merger.	7/13/2016 3:11 PM
133	The legislature will guarantee future funding is in full each year. Maintain Leoff 2 governance without an increase in Leoff 2 member or employer contributions	7/13/2016 2:49 PM
134	Same as #3	7/13/2016 2:31 PM
135	see Q3	7/13/2016 2:05 PM
136	Leave the plan as written and it will expire as the members die	7/13/2016 11:33 AM
137	These plans need to be fully funded without an undue burden on current employees.	7/13/2016 11:32 AM
138	No merger is acceptable. The legislature must work within the confines of the existing LEOFF 1 system!	7/13/2016 11:21 AM
139	That any transfer of funds from LEOFF1 would only come from the state's % share of the SURPLUS, as recognized by DRS. Those funds should only be see for pensions and services for presently employed fire and police.	7/13/2016 10:29 AM
140	Is there a protection plan in place to ensure pension benefits are not decreased?	7/13/2016 10:27 AM
141	LEOFF 1 retirees/active will NOT lose any benefits we now have	7/13/2016 10:19 AM
142	Any proposed merger must follow the advise of the State Actuary, especially where the earning assumptions are concerned. They should remain conservative and not place the plan as risk of underfunding based on lower than expected returns. What provisions will be in place (in addition to Backenhus type provisions) to protect the pension benefits from being reduced?	7/13/2016 9:06 AM
143	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. •Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced	7/13/2016 9:00 AM
144	How will raiding one healthy plan to pay for another mismanaged plan help solve the problem?	7/13/2016 8:38 AM
145	Status of benefits already defined. Spousal benefit	7/13/2016 8:26 AM
146	That the LEOFF1 plan would never be raided	7/13/2016 7:56 AM
147	That my pension would be drained to pay for poor state funding of the trs pension by state officials.	7/13/2016 6:48 AM
148	LEOFF-1 WOULD EVENTUALLY HAVE THE SAME PROBLEMS AS TRS-1 HAS.	7/13/2016 5:07 AM
149	What additional provisions will be put in place to make sure pensions are not reduced?	7/12/2016 9:59 PM
150	My concern is the reduction in my benefits as well as Leoff 1.	7/12/2016 9:21 PM
151	The guarantee that LEOFF 1 retirement benefits be left alone	7/12/2016 8:57 PM
152	The surplus funds would have to be split at least 50-50 to satisfy me,	7/12/2016 8:55 PM
153	Must not reduce LEOFF 1 member benefits. Cannot put the funding for LEOFF 1 benefits at risk. Cannot affect LEOFF 1 disability boards. Cannot affect LEOFF 1 member or employer contributions. Cannot modify LEOFF 1 governance. Must receive IRS approval before the effective date of the bill. Must follow state laws and case law protecting pension benefits and funding. Must ensure the new merged fund is protected from future state underfunding. Cannot modify LEOFF 2 governance. Cannot increase LEOFF 2 member or employer contributions.	7/12/2016 7:52 PM
154	I'd like to ensure that stakeholders in LEOFF will have their funds available.	7/12/2016 7:23 PM
155	That no firefighters will see a change in benefits.	7/12/2016 7:23 PM

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156	Any merger will jeopardize LEOFF 1's surplus as eventually the stock market will crash at least to some extent. It will also result in a lawsuit which will be extremely expensive to all parties involved, especially the State.	7/12/2016 6:57 PM
157	I would be concerned that all LEOFF 1 benefits might be cut at some future point due to the "robbing" of our plan to bail out another plan.	7/12/2016 5:08 PM
158	That the funds would be used for payment to balancing a mismanaged state budget or that they would pay pension plans that should have been paid by the state.	7/12/2016 4:47 PM
159	I see nothing that would benefit me or my spouse in a merger.	7/12/2016 4:35 PM
160	• The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. • Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/12/2016 1:57 PM
161	That benefits would change. That there would possibly be 2 plans underfunded.	7/12/2016 1:55 PM
162	Oversight by members of the plans.	7/12/2016 12:42 PM
163	It can't be for anyone's (LEOFF1) benefit to have this changed. Don't change (reduce) my hard-fought benefits.	7/12/2016 12:38 PM
164	This merge could put our benefits at risk. We were responsible and made sure that our fund was more than 100% fully funded to protect our retired Police and Fire Department members.	7/12/2016 12:11 PM
165	The plan will be raided and funds shifted to other programs that have nothing to do with Police or Fire Fighter retirements.	7/12/2016 11:23 AM
166	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/12/2016 11:08 AM
167	The State Actuary is advising lower returns on interest that the legislative session is using. As a Leoff 1 firefighter who worked exclusively for the fire department for 38 years, I have no social security. I only have my pension, which I paid into, as an income. It is frightening to me when you tell me you are changing the system. What are you going to do to ensure that my pension will remain the same with the same benefits in the future?	7/12/2016 10:32 AM
168	With the push for education on this biennium will the state just take the remainder of the LEOFF I fund?	7/12/2016 10:16 AM
169	1 - The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. 2 - Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/12/2016 9:44 AM
170	What is the intent of merging these plans?	7/12/2016 9:22 AM
171	The LEOFF 1 surplus should first cover the medical insurance of LEOFF 2 members before any consideration of other disbursements.	7/12/2016 9:06 AM
172	My biggest concern is they are taking money away from a promised retirement system to fund another one, in which the government failed to meet their promise because they spent their money elsewhere.	7/12/2016 8:56 AM
173	The funds belong to Leoff one and to nobody else. It is just like stealing someones money for your own use because you did not take care of your own.	7/12/2016 8:34 AM
174	Equal contributions by plan members.	7/12/2016 8:23 AM
175	Are all of the plans in jeopardy and why is that so?	7/12/2016 7:47 AM
176	What protections will be put in place so that the LEOFF 1 Pension Plan benefits are NEVER reduced? The LEOFF 1 Pension Plan is currently solvent and this proposed merger could put those benefits at risk.	7/12/2016 7:44 AM
177	this program was part of a package when hired as a FF , why should the ff cover the lack of funding by the legislation.	7/12/2016 7:11 AM
178	As normal the State operates on projections and several years ago when the economy was not doing so well the amount of extra money in the LEOFF fund was greatly diminished do to the returns not being so great. If we have another turn such as that we very well could be grossly underfunded. What provisions are in place to secure that from never happening. Presently the State is assuming almost an 8.0% return. That's a pretty lofty goal in my estimation.	7/12/2016 6:01 AM
179	None. LEOFF 1 belongs to the LEOFF 1 people and no one else.	7/12/2016 12:00 AM
180	The LEOFF 1 would not support current members still left in the system	7/11/2016 11:35 PM
181	Keep LEOFF 1 exactly the same. Fully funded and don't re-distribute our surplus.	7/11/2016 11:31 PM

## (Test) SCPP Merger Study

182	Protection of Leoff Plan I assets.	7/11/2016 11:04 PM
183	No money would be used except for LEOFF 1 and 2. Firefighters only!	7/11/2016 9:46 PM
184	1. If fellow firefighters in LEOFF 2 are currently not receiving benefits in line with their on-the-job contributions and sacrifices -- and they are not -- LEOFF 2 needs to be brought up to par with LEOFF 1 out of excess trust funds in LEOFF 1 before excesses would ever be merged with teachers' shortfall. 2. Actuarial smoothing tends to overestimate funding levels. It should be rejected as a tool in this case for that reason.	7/11/2016 9:44 PM
185	Our LEOFF I funds were created to support our pension system and MUST BE PROTECTED and not taken away. Any surplus in the fund will provide protection for any further cost increases and maintain a solvent system.	7/11/2016 9:29 PM
186	Security of LOEFF 1	7/11/2016 9:04 PM
187	I am concerned about loss of benefits and the State's ability to pay for the pension benefits I earned. I might add that I earned these benefits by going in harms way. I did what I was sworn to do as a Firefighter. I want the State to leave the LEOFF 1 system on sound footing as an individual pension plan.	7/11/2016 7:43 PM
188	How will we know thee Leoff 1 trust will remaine solvent.	7/11/2016 7:43 PM
189	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/11/2016 6:50 PM
190	Why is one underfunded?	7/11/2016 5:01 PM
191	Ensuring that LEOFF 2 is properly funded before our industry loses the funding from those who came before us.	7/11/2016 4:45 PM
192	What additional protections (beyond Backenhus-type provisions that haven't always worked in other states) will be included to ensure pension benefits are not reduced?	7/11/2016 4:33 PM
193	The legality of the state stealing from our retirement account.	7/11/2016 4:29 PM
194	One concern I have is that we should always be more conservative when it comes to management of money, especially the funds that are so important to retirees lifestyle they have worked so hard to earn. • The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, the merger is recommending using 7.8% which is not a responsible interpretation.	7/11/2016 3:44 PM
195	Any stop gap measures to make sure that the combined fund would not be depleted to the point of reduction in services or benefits to LEOFF 1 members	7/11/2016 3:02 PM
196	What protections would be included to ensure no reduction in pension benefits?	7/11/2016 2:56 PM
197	I think it is important to disqualify overtime payments for retirement. It should be based solely on regular pay.	7/11/2016 2:43 PM
198	Would my wife would receive my full portion when I pass.	7/11/2016 2:14 PM
199	Let TRS-1 stand on its own or leave LEOFF I out of the merger Plan.	7/11/2016 2:12 PM
200	The teachers fund will just drain the LEOFF 1 fund prematurely and we will end up with to Plans underfunded.	7/11/2016 2:02 PM
201	I don't believe it is even legal, and it is certainly ethically wrong!	7/11/2016 1:59 PM
202	What is the next pension fund you are going to attempt to raid.	7/11/2016 1:48 PM
203	I took a large reduction to protect my wife so do not mess with her pension. This pension should only go to LEOFF2 FIREFIGHTERS when we are gone. There pension benefits went to hell.	7/11/2016 1:33 PM
204	No reduction in benefits for other plans to make up any future shortcomings. That includes all plans, LEOFF 1 and 2, TRS 2, etc.	7/11/2016 1:05 PM
205	The burden of the ongoing medical costs to care for this aging LEOFF I population are a hardship to several municipalities. Why not use the surplus to help cities pay for this unfunded mandate?	7/11/2016 12:22 PM
206	What are the legal ramifications? Are there going to be a loss of benefits? What would be the long term of financial stability of LEOFF 1?	7/11/2016 12:19 PM
207	Concerned that this merger will hurt the LEOFF 1 member. Also concerned that the LEOFF 2 system will be next.	7/11/2016 12:17 PM
208	Leave the pension system alone. I would be afraid that if the merger took place, all new language would have to be written governing the system itself, and stealing lying politicians would try and slide new language in allowing them use that money!!!	7/11/2016 12:12 PM
209	A massive increase in contributor rates by TRS members a guarantee of increase in benefits for L2 members	7/11/2016 11:47 AM

## (Test) SCPP Merger Study

210	What becomes of the LEOFF1 benefites .	7/11/2016 11:40 AM
211	The merger cannot reduce member benefits or change how the plan is managed and funded.	7/11/2016 11:39 AM
212	My concerns are about legal, binding guarantees that governance, benefits, and control over LEOFF 1 assets are not diminished in any way.	7/11/2016 11:38 AM
213	see number 3	7/11/2016 11:21 AM
214	The actuary forecast is based on a 7.8 return from the investment. I would love to have this return on my investment. as it is we would be lucky to see a 6% return. What assurace will you provide that our pension benefits are not reduced	7/11/2016 11:13 AM
215	Robbing Peter to pay Paul! This is very wrong!	7/11/2016 10:57 AM
216	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/11/2016 10:46 AM
217	the concern of our governing body to raid the pension monies to pay off unfunded dept. the concern that the pensions will not stay funded correctly by the state	7/11/2016 10:45 AM
218	Messing up our retirement.	7/11/2016 10:37 AM
219	I would not like to see such a proposal. What would it do to our plan.	7/11/2016 10:21 AM
220	no decrease in benefits to the LEOFF 1 members. No precedent set for future mergers of LEOFF 2 and other under-funded/poorly managed pension systems. No change in current contribution rates from employees or employers	7/11/2016 10:16 AM
221	That it is in line with IRS rules. There would no loss of benefit for members. They would not try and make changes to the current LEOFF 2 governance.	7/11/2016 10:15 AM
222	Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/11/2016 10:06 AM
223	No reduction in benefits for any LEOFF member	7/11/2016 10:05 AM
224	Depletion of left pension funds	7/11/2016 10:04 AM
225	Once this door is opened, it cannot be closed. A plan must be put in place to properly fund ALL state pensions to prevent this fund raid from happening again.	7/11/2016 9:50 AM
226	Running it into the ground like they allowed the TERS to occur.	7/11/2016 9:18 AM
227	By allowing them to raid one retirement system to help cover their downfall and neglect of another system is allowing them to continue to mismanage our states funds and to act outside the law. It's time they are held accountable for their actions. THEY need to fix the problem, not LEOFF 1.	7/11/2016 9:16 AM
228	Protecting our funds.	7/11/2016 9:14 AM
229	That LEOFF I guaranteed benefits are not adversely impacted now or in the future for retirees and/or their spouses.	7/11/2016 8:58 AM
230	Whats the logic in taking a fully funded system (LEOFF 1) merging it with an under funded system (TRS) creating two underfunded systems ? With Merger Leoff 1 would be greatly out numbered by TRS. The ability to bring house keeping issues to legislature would be greatly hamper or not at all. Merger would open the door for the dismantling of benefits guaranteed with current contract	7/11/2016 8:52 AM
231	There are many more Teachers than Firefighters/Police. This would deplete the fund in a short period of time. That's not good Governance!	7/11/2016 8:34 AM
232	If a Merger does take place, LEOFF 2 retirees should get paid medical benefit like LEOFF 1	7/11/2016 8:14 AM
233	Does this put any portion of the LEOFF plan in jeopordy? Does it change the way our disability boards operate.	7/11/2016 8:04 AM
234	1. Earnings assumptions are too high. Is there a guarantee that benefits will not be reduced?	7/11/2016 8:01 AM
235	I would like to see an actuarial side-by-side comparison of the LEOFF 1 and TRS 1 plans. I would like to see a comparison of the benefits between the two plans.	7/11/2016 7:41 AM
236	NO REDUCTIONS IN ANY LEOFF I BENEFITS.	7/11/2016 7:04 AM
237	Future funding for LEOFF 1 retirees and COLA for LEOFF 1	7/11/2016 6:54 AM
238	Merger negatively impacts LEOFF 1 funding and causes rates to go upward/	7/11/2016 6:47 AM

## (Test) SCPP Merger Study

239	Not to have any of the benefits compromised.	7/11/2016 6:39 AM
240	100 percent assurance that benefits would never be tampered with.	7/11/2016 6:30 AM
241	<ul style="list-style-type: none"> <li>• The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year.</li> <li>• Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?</li> </ul>	7/11/2016 6:29 AM
242	My greatest concern is that the state will continue to underfund TRS I, while draining off our LEOFF I pension fund.	7/11/2016 4:57 AM
243	This should not be a consideration. My primary concern is that LEOFF 1 is a solvent pension plan and the members should not be put at risk of any type to bail out another state pension.	7/10/2016 10:12 PM
244	Fairness to all LEOFF I employees, working or retired.	7/10/2016 9:29 PM
245	If LEOFF 1 is raided this time, who's to say in the future if it can be raided again? This legislature is trying to change what was already set-up. The plan was to leave it in TRUST so that principle and interest would grow through the years. That growth has worked.	7/10/2016 8:45 PM
246	Left 1 protected the same as when I retired	7/10/2016 8:31 PM
247	To keep our leoff 1 system as is.	7/10/2016 8:19 PM
248	I believe that the state legislature is headed down a slippery slope with any proposals of mergers. This country is deeply in debt and Washington is prime example why we are in this mess.	7/10/2016 8:12 PM
249	see above	7/10/2016 7:48 PM
250	That the LEOFF 1 funds will be used up and will become just like TRS 1. i.e. Social Security	7/10/2016 7:40 PM
251	All of the above are my concern. It seems such a blending would cause retired officers many benefits.	7/10/2016 7:31 PM
252	The unfunded liability in TRS 1 is an obligation of the state, not of our retired firefighters and law enforcement officers. Legislators like to talk about accountability when it applies to others, but where's the accountability for their failure to balance the supplemental budget without raiding retired cops' and firefighter's pension money?	7/10/2016 7:26 PM
253	Loss of benefits	7/10/2016 7:22 PM
254	Not in favor of any merger, leave our pension alone.	7/10/2016 7:21 PM
255	do not put the funding for our benefits at risk	7/10/2016 7:04 PM
256	1. The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. With the Global market in turmoil and BREXIT, these assumptions are not vetted in reality. 2. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced? The State of Arizona passed a law that allows the State to use STATE TRUST LANDS (sell them) to give to school districts across the State. Those lands will never be replaced and income from those sales are lost forever. This represents long term loss in the BILLIONS of dollars. These TRUST LANDS were given to the State by the Federal Government to fund education forever and the Legislature has sold these lands to temporarily fund education. Once these lands are all sold, this funding is gone forever!	7/10/2016 7:00 PM
257	That the LEOFF 1 plan stays adequately funded until the last LEOFF 1 beneficiary dies.	7/10/2016 6:55 PM
258	Is their plan even legal, I doubt that they even know for sure. How about we take control of their pension funds and merge them with the teachers pension fund first just to see how that works.	7/10/2016 6:54 PM
259	That any underfunding to the pension plans be investigated to find the root cause and then fixed the right way.	7/10/2016 6:51 PM
260	That our pension plan would be fully funded without any reductions in future payments	7/10/2016 6:38 PM
261	My concern? That this merger would really be a bailout or coverup for a failed government. That is irresponsibility, and is not honorable.	7/10/2016 6:30 PM
262	Exactly how would this effect my LEOFF 1 retirement which I worked 28 years to receive?	7/10/2016 6:12 PM
263	if a merger is their only solution, merge leoff-I with leoff-2 and assure that all 10 conditions presented by wscff are met. use any surplus to fully fund all that have been promised to firefighters and cops.	7/10/2016 6:11 PM
264	The funding of TRS 1 is the obligation of the State. The legislators failure to balance the supplemental budget does not justify the raiding other pension trust accounts to delay the inevitable costs. Legislators need to do their job. Cut tax loopholes, prioritize and reduce spending, fund all pension plans now.	7/10/2016 6:05 PM
265	Insuring that no changes be made to the benefits of the retired firefighters and police officers	7/10/2016 5:44 PM

## (Test) SCPP Merger Study

266	How will the Legislature guarantee that the current plan benefits are not reduced?	7/10/2016 5:36 PM
267	Will leoff 1 or 2 funding be diminished?	7/10/2016 5:22 PM
268	no benefit changes - LEOFF II receive LEOFF I benefits	7/10/2016 5:09 PM
269	Since the leoff 1 fund relies on income from investments, a more cautious estimate should be used in calculating returns.	7/10/2016 5:07 PM
270	How will the Legislature resolve the situation if returns supporting the pension system(s) continue to decrease after a merger and both pension become underfunded?	7/10/2016 5:05 PM
271	Guarantees that LEOFF benefits would remain the same.	7/10/2016 4:39 PM
272	I am concerned that the state has over optimistic interest projections (clearly as past years have shown). I am concerned that there is protection lacking for our pension benefits.	7/10/2016 4:37 PM
273	In other states, pension plan benefits have been reduced. What additional protections will be included to ensure that pension benefits are not reduced?	7/10/2016 4:37 PM
274	Don't merg	7/10/2016 4:34 PM
275	Since the city. State. And members. Are no longer funding the system why would it not run out of money.	7/10/2016 4:30 PM
276	Funding	7/10/2016 4:22 PM
277	Guarantee funding and don't touch the money.	7/10/2016 4:09 PM
278	no impact on the leoff1 plan, until all members and survivors are deceased.	7/10/2016 3:33 PM
279	What additional protections other than the Backenhus decisions will be given to insure pension benefits are not reduced including the authority of the local disability boards?	7/10/2016 3:32 PM
280	A significant increase in benefits to all LEOFF 1 members. And a significant upfront payment to all LEOFF 1 members. Better yet, just cash out LEOFF 1, divide the funds equally between all current LEOFF 1 members, and we will go our separate ways and manage our own retirement.	7/10/2016 3:23 PM
281	We keep our pension boards.	7/10/2016 3:08 PM
282	What protections will ensure pension benefits are not reduced?	7/10/2016 3:05 PM
283	What protections would there be that this type of merger legislation could not happen again in the future.	7/10/2016 3:03 PM
284	Pension plan benefits have been reduced. What additional protections will be included to ensure that Leoff 1 pension benefits are not reduced?	7/10/2016 3:01 PM
285	The legislature, not LEOFF 1 members, failed to do their job by not funding TRS	7/10/2016 2:52 PM
286	Taking money away from those who earned it.	7/10/2016 2:42 PM
287	The Washington state Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually yet the merger proposal during the 2016 Legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/10/2016 2:30 PM
288	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/10/2016 2:23 PM
289	As a member of the LEOFF 1 plan I should be entitled to surplus funds that accrued due to my- the Cities and States funding and the monies that have accumulated by investing.	7/10/2016 2:15 PM
290	1) The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. 2) Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/10/2016 2:13 PM
291	I am concerned that overly optimistic funding based on 7.8% returns per year, instead of the W.S. ACTUARY'S advised 7.5% is going to eventually reduce my pension benefits!	7/10/2016 2:06 PM
292	pilfering of leoff one funds to subsidize other underfunded pension of TRS1	7/10/2016 2:02 PM
293	If the members must merge we should be amply compensated as part of the merge. The members would need to get something in return for this to happen.	7/10/2016 1:59 PM

## (Test) SCPP Merger Study

294	This is a bad plan to merge with a non-conplatable plan. I would like a ruling from the IRS.	7/10/2016 1:53 PM
295	What protection will there be for my pension in the future. We cannot assume the current earning rate of the funds.	7/10/2016 1:36 PM
296	Benefits of LEOFF 1 members	7/10/2016 1:27 PM
297	The effects on the Leoff1 plan.	7/10/2016 1:23 PM
298	1. That are benifits would be left alone and not reduced in anyway.	7/10/2016 1:23 PM
299	What guarantees do you have that LEOFF 1 pension benefits would ALWAYS be available to LEOFF 1 retirees and their spouses if the merger were approved?	7/10/2016 1:17 PM
300	Earning assumptions are too high. I'm concerned about benefit reductions. What safe guards will be included to ensure benefits are not reduced?	7/10/2016 1:13 PM
301	Don't even consider putting a token buyout of LEOFF 1 members on the table. There is no amount of money that will satisfy them and only complicates a very difficult issue.	7/10/2016 1:00 PM
302	That members of both plans retain all promised benefits as currently provided and that both plans 100% funded	7/10/2016 12:57 PM
303	I want no Plan Merger Proposed. What the state needs to do is to cut out the wasted money and use that savings to fund TRS 1	7/10/2016 12:54 PM
304	That Leoff I recipients, who for the most part worked for peanuts back in the day as compared to today's wages, are guaranteed their pensions.	7/10/2016 12:52 PM
305	The funds in the current plan I'm enrolled I,n LEOFF 1, are not defunded to fund any other pension fund or need.	7/10/2016 12:50 PM
306	The Washington State Actuary has been made the assumption of a interest returns of 7.5% annually. For the merger there is a more optimistic projected return of 7.8% annually. Again, is there a magical crystal ball used to predict the markets future? Why are the two different? Other state pension plan benefits have been reduced. What is being done to protect our pension?	7/10/2016 12:48 PM
307	Same as above. It's like your neighbor taking your savings account because he didn't save any money.	7/10/2016 12:40 PM
308	Leave it alone	7/10/2016 12:37 PM
309	Local boards replaced or eliminated. Tax provisions altered. Medical benefits changed or reduced. Pension payments reduced. Continued funding of Leoff 1.	7/10/2016 12:36 PM
310	The plan is fully funded, no one's pension benefits be reduced	7/10/2016 12:27 PM
311	To maintain current local boards, no reductions in benifits,	7/10/2016 12:25 PM
312	Is this going to be a common practice with state legislatures to help them bail out bad decisions made by the legislatures and the state fiduciary? Under LEOFF 2 options for retirement, If a LEOFF 2 member decides to take all the retirement funds at one time, the member only receives that members contributed funds, not the state, city, and interest occurred. The state should only be able to take their contributions, not the members, city, and interest occurred funds	7/10/2016 12:21 PM
313	guarantees that my future pension payments would not be negatively affected.	7/10/2016 11:58 AM
314	This is not your money to spend as you will. It belongs to the members, and is secure and well managed. Leave it alone and raise taxes if needed to fund your shortfalls.	7/10/2016 11:53 AM
315	What do I lose	7/10/2016 11:35 AM
316	What protections will be put in place to ensure LEOFF 1 will not be decreased.	7/10/2016 11:34 AM
317	it should not be proposed, no way, no how, never.	7/10/2016 11:34 AM
318	What guarantees are there that if a merger occurs, LEOFF I benefits won't be reduced?	7/10/2016 11:33 AM
319	Not robbing us to pay them	7/10/2016 11:30 AM
320	That all members would maintain current benefits as long as we live and spouse coverage as currently exists.	7/10/2016 11:24 AM
321	Accounting and benefit package as compared with what LEOFF 1 has now.	7/10/2016 11:17 AM
322	Continue with the benefits we have now including my spouse receiving them if I should pass before her. This has always been a relief for us in our later years.	7/10/2016 11:05 AM
323	The earning assumptions are too high and should be addressed assuming a lower return percentage per year. I want an assurance that pension plan benefits are NOT reduced.	7/10/2016 11:05 AM
324	I do not support a merger	7/10/2016 11:05 AM

## (Test) SCPP Merger Study

325	The possibility of having both TERS and LEOFF become underfunded.	7/10/2016 10:52 AM
326	What protections will be included to insure that pension benefits will not be reduced? Why are you looking at a 7.8% return when the state actuary has always used a 7.5%?	7/10/2016 10:44 AM
327	Reduced benefits moving forward. Abitrary changes by different legislative bodies.	7/10/2016 10:37 AM
328	NO PLAN MERGERS!!! LEOFF1 WAS PAID BY LEOFF1 EMPLOYEE CONTRIBUTIONS; NOT THE TEACHERS!	7/10/2016 10:20 AM
329	My primary concern is that Leoff2 is maintained separate. I don't believe the state will ever fund it properly if it is merged. It is difficult enough to keep it funded under the current system. The state has vast financial revenue streams. The state simply needs to prioritize education in its budget. But shell games won't do it.	7/10/2016 10:09 AM
330	It should not negatively effect LEOFF 1/2 now or in the future. If you take our brothers and sisters pension to help teachers than there should be future safeguards that protect LEOFF 1/2 now and in the future. As has happened so many time in this game. If you take from 1 to strengthen another you weaken both. I don't believe LEOFF 1 should be touched but if it is then it should be used to strengthen Firefighter and Law pensions. We have stood side by side with LEOFF 1 through their careers and they have stood with us. We should keep our pensions in LEOFF systems to make LEOFF better and safer for future LEOFF membership.	7/10/2016 10:00 AM
331	Will benefits be less protected due to the merger?	7/10/2016 9:49 AM
332	LEOFF pension would no longer be fully funded and potential rate increases to employees.	7/10/2016 9:38 AM
333	I am concerned that this merger could result in reductions in legally obligated benefits to those to have earned and paid for them through the years, which would also result in taxpayer funded legal fees. I also noticed that the 7.5% rate of return estimate was moved up to 7.8%, even though the economy hasn't been able to sustain additional growth since the 2008 collapse.	7/10/2016 8:52 AM
334	again why!!!! don't balance the problem on LEOFF-1 backs	7/10/2016 8:05 AM
335	To somehow find this raid on our pension funds illegal and/or unconstitutional.	7/10/2016 7:35 AM
336	What additional protections will be included to ensure pension benefits are not reduced?	7/10/2016 7:35 AM
337	I don't support ANY tampering with LEOFF-1.	7/10/2016 7:05 AM
338	Any plan merger MUST address, in the strongest legal means, protecting all benefits of LEOFF 1 members.	7/10/2016 3:23 AM
339	The Washington State Actuary has been advising for several years that earning assumption should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protection will be included to ensure pension benefits are not reduced?	7/9/2016 11:27 PM
340	Taking funds from firefighters and giving them to the Teachers. They should fully fund their own pensions.	7/9/2016 9:26 PM
341	How will this affect my retirement in 30 years? Is the state not going to not fund my retirement either?	7/9/2016 9:20 PM
342	That under NO condition would the Leoff 1 pension fall under insufficient funding as long as there is ONE Leoff 1 member still alive!!!!	7/9/2016 9:16 PM
343	Remember the Backenhus Decision and make certain that there is no reduction in LEOFF1 payouts, or benefits.	7/9/2016 8:53 PM
344	My only concern is that the merger should never happen.	7/9/2016 8:44 PM
345	-Must not reduce LEOFF 1 member benefits. -Cannot put the funding for LEOFF 1 benefits at risk. -Cannot affect LEOFF 1 disability boards. -Cannot affect LEOFF 1 member or employer contributions. -Cannot modify LEOFF 1 governance. -Must receive IRS approval before the effective date of the bill. -Must follow state laws and case law protecting pension benefits and funding. -Must ensure the new merged fund is protected from future state underfunding. -Cannot modify LEOFF 2 governance. -Cannot increase LEOFF 2 member or employer contributions.	7/9/2016 8:43 PM
346	What effect this would have on retired LEOFF medical coverage and is this legislation even legal	7/9/2016 8:38 PM
347	No	7/9/2016 7:32 PM
348	Details	7/9/2016 7:30 PM
349	Funding the other pensions properly in the future so you/we don't have shortages in the future. If we funded our budgets like the state and Feds we would be in jail. That's what happens when we brake the law.	7/9/2016 7:18 PM
350	Make sure that state legislature are not able to get their hands on it for special funding or pet projects.	7/9/2016 6:29 PM
351	How they plan to make sure no leoff 1 members benefits are not decreased. That other underfunded retirement accounts could be rolled into leoff 2 because the state isn't making their financial commitments.	7/9/2016 6:24 PM

## (Test) SCPP Merger Study

352	<ul style="list-style-type: none"> <li>The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year.</li> <li>Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?</li> </ul>	7/9/2016 6:14 PM
353	setting precedent to merge other fully funded plans with underfunded plans in future.	7/9/2016 6:03 PM
354	I can't even begin to answer this question because I have so many concerns. The Teachers Pension has obviously been mismanaged for many, many years, shouldn't it be able to solve its own problems without stealing from my Pension?	7/9/2016 5:39 PM
355	Where will these funds come from?	7/9/2016 5:20 PM
356	The numbers from the state Actuary has set the returns at 7.5% but the legislative session put at 7.8% the number's don't match for the return You need to listen to the neutral party the state Actuary . What protections do you have in place for stopping reduced pension benefits if the merger takes place.	7/9/2016 5:11 PM
357	The lack honesty of the actions. It is not proper to steel from one to promote others in order to correct mismanaged funds of State officials.	7/9/2016 5:11 PM
358	I would like to see the plans regardless of what they are be fully funded instead of promising and then making it an unfunded liability.	7/9/2016 5:10 PM
359	How would this protect my pension and would you rob us again and again for someone else's nonfunded pension.	7/9/2016 4:58 PM
360	Leoff plan 2 needs to be put in the hands of firefighters protection and lobbying efforts.	7/9/2016 4:37 PM
361	Will there be any safe guards to make sure there are no reductions in the LEOFF1 pension?	7/9/2016 4:35 PM
362	If spending could not be controlled by the other plans, what makes you think spending can controlled if you merge?	7/9/2016 4:23 PM
363	are the assumptions accurate for the financial benefits of merging the plans...why are we using firefighters retirement to bail out the state obligation to fund the TRS1 plan?	7/9/2016 4:06 PM
364	1. Leave the LEOFF 1 system stay intact. DO NOT change the wording in the laws. 2. Leave the local LEOFF 1 Boards intact.	7/9/2016 2:57 PM
365	What guarantee cold we possibly have to assure us that our pension funds would not be shifted?	7/9/2016 2:38 PM
366	How to best recall the legislators involved in the plan	7/9/2016 2:27 PM
367	<ul style="list-style-type: none"> <li>The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year.</li> <li>Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?</li> </ul>	7/9/2016 12:57 PM
368	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/9/2016 12:48 PM
369	Why merge when there is an exciting plan in place for underfunding?	7/9/2016 12:36 PM
370	Will this be a slippery slope for the future? I don't want to see this as a way for the legislature to take MY hard earned dollars away at my retirement time. Will there be accountability if this does pass? Apparently there is a huge lack of it currently at the state level!	7/9/2016 12:22 PM
371	When will they do their job, and not look to raid our pension to balance their budget!	7/9/2016 12:06 PM
372	1. I would want to know what additional protections the legislature is proposing to ensure that pension benefits are not reduced, and... 2. It is clear that the earning assumptions used in the 2016 legislative session are over-optimistic at 7.8%. I would want to see it projected at a level that is more realistic.	7/9/2016 11:57 AM
373	What will prevent them from raiding other retirement systems in the future.	7/9/2016 11:47 AM
374	Increasing the benefit of the LEOFF 2 system.	7/9/2016 11:39 AM
375	Whet the impact on future LEOFF benefits would be.	7/9/2016 11:38 AM
376	That this merger would deplete the resources for my pension and may harm my coverage	7/9/2016 11:18 AM
377	Stealing our money to pay for an unsupported system that is the responsibility of the teachers and the state - not LEOFF members.	7/9/2016 11:11 AM

## (Test) SCPP Merger Study

378	If the legislature can refuse to properly fund certain retirement systems, what assurance is there that they won't unlawfully steal my retirement?	7/9/2016 11:02 AM
379	Taking funds to make up for their mistakes.	7/9/2016 11:00 AM
380	I would say merge like plans. Why do we have two different firefighter plans, and two Law enforcement plans? Merge LEOFF 1 and LEOFF 2. and then why not have Washington State Patrol merge into LEOFF with the other Law Enforcement Officers. If you merged all three plans into one call it a Public Safety Retirement Plan. (PSRP) There must be huge savings. Especially if all of them are overfunded.	7/9/2016 10:37 AM
381	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhuis type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/9/2016 10:15 AM
382	Will my pension be affected in any way?	7/9/2016 10:04 AM
383	Solvency, there are MANY more teachers than firefighters why is it ok to rob their pension because the State did NOT plan well	7/9/2016 10:00 AM
384	Would it effect my pension	7/9/2016 9:42 AM
385	How would the legislature make up the taking of LEOFF monies to the LEOFF membership?	7/9/2016 9:27 AM
386	The proposed merger appears to be using interest returns that exceed the WA State Actuary estimate, 7.5% vs. 7.8% per year. Why is that? What protections will be put in place to make sure pension benefits will not be reduced?	7/9/2016 9:15 AM
387	Will there be a reduction of my benefits or will there even be retirement benefits for me when i am ready to retire many years from now	7/9/2016 9:15 AM
388	I am concerned about what this would mean for the stability or sanctity of other state pensions.	7/9/2016 9:12 AM
389	Merge Leoff I into Leoff 2.	7/9/2016 9:10 AM
390	secure funding for all LEOFF retirement funds	7/9/2016 9:06 AM
391	Funding	7/9/2016 8:51 AM
392	I don't want to see a merger of LEOFF1 & TRS1, this is an unacceptable merger. No, no and no!	7/9/2016 8:33 AM
393	What additional provisions would be put in place to protect pension benefits in the future?	7/9/2016 8:30 AM
394	LEOFF 1 funds should be rolled forward to support LEOFF 2.	7/9/2016 8:19 AM
395	I am concerned that the proposed merger plan is utilizing an overly optimistic rate of return to justify this merger. I am concerned that we do not have any guarantees that further pension fund cuts will not occur despite this merger.	7/9/2016 7:55 AM
396	Im concerned that it would effect leoff 1 benefits and possible open up the possiblilty to change benefits in leoff 1, leoff 2, and trs	7/9/2016 7:48 AM
397	That it does not affect any in leoff 1 or 2.	7/9/2016 7:14 AM
398	Impacts to the LEOFF fund, which has been managed properly to ensure earned pensions to its members.	7/9/2016 7:08 AM
399	7.8% projected returns is higher than what the State Actuary projects. This doesn't seem appropriate. What protections will be included to ensure pension benefits are not reduced?	7/9/2016 6:56 AM
400	Confirm pensions will not be reduced.	7/9/2016 6:39 AM
401	These plans have been originally funded by their respective members, as well as the state. This is inequitable treatment.	7/9/2016 6:28 AM
402	SEE QUESTION NUMBER 3	7/9/2016 5:00 AM
403	This cannot effect LEOFF I member benefits in any way	7/9/2016 4:24 AM
404	right now LEOFF 1 is fully funded and solvent I would be concerned about it staying that way	7/9/2016 1:53 AM
405	No raiding of the funds that are managed by the Leoff 2 board.	7/9/2016 1:11 AM
406	In no way should the LEOFF 1 employees' and employers' contributions, and the accumulated wealth through sound investments, be merged with the TRS 1 plan. If you transfer the state appropriated funds from LEOFF 1 to TRS 1, you will be going back on promises made to firefighters and law enforcement officers. It would be scandalous.	7/9/2016 12:31 AM
407	That they will continue to not properly fund retirement accounts for state workers.	7/8/2016 10:52 PM
408	Protecting LEOFF 1 beneficiaries.	7/8/2016 10:37 PM

## (Test) SCPP Merger Study

409	Cuts in benefits to LEOFF1 and using pension fund money inappropriately	7/8/2016 10:21 PM
410	Any planned merger will be fought until it is defeated. Manage effectively and fund accordingly.....	7/8/2016 10:12 PM
411	Again, the funds allocated for LEOFF are for just that. Id rather not end up in a situation similar to the federal social security system. Additionally I have many years left in my career and would like our system which makes sense and is well planned to be in place when it's my turn. Leave our funded plan alone.	7/8/2016 10:07 PM
412	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. •Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 9:51 PM
413	Guarantees with money backing the LEOFF 1 members to keep them whole.	7/8/2016 9:50 PM
414	Why jeopardize the firefighters and police officers because of your short sightedness for the teachers? The teachers did not contribute to LEOFF!	7/8/2016 9:41 PM
415	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 9:35 PM
416	Have the Legislature retirement plans also been attacked?	7/8/2016 9:35 PM
417	Big mistake	7/8/2016 9:33 PM
418	The constant threat of undrefunding pension plans.	7/8/2016 9:22 PM
419	keeping and improving our current benefits.	7/8/2016 9:12 PM
420	A shortfall for the pensions of retired and future firefighters retiring	7/8/2016 9:06 PM
421	No merger!!!	7/8/2016 9:06 PM
422	When looking at provisions other states have made, pension plan benefits have been reduced. What additional protections will be included to ensure Our pension benefits are not reduced?	7/8/2016 8:50 PM
423	See #3 above A trade should be included to bring all current and future LEOFF II members' coverage improved to be brought up to the standard of LEOFF I	7/8/2016 8:50 PM
424	Does the Leg. intend to meet the stakeholder parameters, as adopted by the WSCFF.	7/8/2016 8:02 PM
425	what happens to the leoff 1 surplus?	7/8/2016 7:41 PM
426	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 7:34 PM
427	That its legal. That there will be negative impacts on those in the LEOFF system (funding risk, benefits, contributions, governance, pensions, etc).	7/8/2016 7:26 PM
428	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 7:26 PM
429	Is it permanent or is it for a specific time frame	7/8/2016 7:22 PM
430	The impact on LEOFF 2 if any.	7/8/2016 7:05 PM
431	No merger	7/8/2016 6:54 PM
432	don't trust the Legislature to do what is right for teachers and firefighter	7/8/2016 6:40 PM
433	That LEOFF 1 benefits be 100% secure and not go into debt.	7/8/2016 6:29 PM
434	Reduce alltaxbreaks before asking workers to subsidize pensions	7/8/2016 6:22 PM
435	Stealing from firefighters pensions seems like it should be illegal. LEOFF 2 is a diminished benefit program. Firefighter funds should support restoration of LEOFF 1 benefits first, LEOFF 2 next and not any other work group.	7/8/2016 6:17 PM
436	That this merger will take funds and resources away from a successful and well retirement fund and put it into a separate fund that was poorly funded and managed to begin with.	7/8/2016 6:15 PM

## (Test) SCPP Merger Study

437	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 6:14 PM
438	Why are you not heeding the advice of the actuary by using 7.5% growth instead of an overinflated 7.8%?	7/8/2016 6:10 PM
439	Our \$ stays intact and is protected	7/8/2016 6:10 PM
440	After the cause of the problem is identified fix the actuary assumptions to properly fund the plan. The plan should stand on it's own moving forward. Pensions should not be treated like Wimpy's cravings for hamburgers. Stand behind your commitments and fund appropriately.	7/8/2016 6:09 PM
441	Maintaining the LEOFF Plan 2 Board as it is represented today.	7/8/2016 6:08 PM
442	Pension funds are trust accounts which are legally protected under state and federal laws. This scheme raises a number of serious legal issues that must be addressed.	7/8/2016 6:08 PM
443	Stability	7/8/2016 6:03 PM
444	Is it an approved plan by the IRS? Does it reduce benefits to any LEOFF 1 members? Does it increase contributions of any LEOFF 1 members? How would it benefit LEOFF 1 members?	7/8/2016 5:55 PM
445	I have no faith in the state legislature to protect the funds in Leoff 1/2 if they are given any opportunity to use them elsewhere. History has proven that they are not fiscally responsible and I strongly oppose giving any more opportunities for them to take our pension funds to solve problems that they created.	7/8/2016 5:55 PM
446	The viability of the Leoff 1 plan. By raiding the fund, or merging them, are you just compromising both plans? Would the LEOFF 1 plan be viable after merger? Is this leading to the merger of LEOFF 1 and 2 if approved?	7/8/2016 5:51 PM
447	Political usage and eventual reduction of our defined benefit. No confidence that politicians have our best interest at heart.	7/8/2016 5:49 PM
448	DETAILS	7/8/2016 5:45 PM
449	Any plan would need to have many eyes on it to make sure it would work and is legal thru state and federal laws.	7/8/2016 5:42 PM
450	If their actions lead to future insolvency can we raid the fund set aside for state legislature members pension? Please write that into the law.	7/8/2016 5:40 PM
451	Does anyone in Olympia read or watch the news? Of course they do. So they must know that over the last several years because of various factors, guaranteed state pensions and benefits have been drastically reduced. And with the way that the national and local economy's fluctuate, Olympia simply cannot guarantee the needed investment returns in another financial downturn. Our economy is still too fragile.	7/8/2016 5:38 PM
452	Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 5:26 PM
453	I have concerns of pension reduction of my LEOFF 1 retirees.	7/8/2016 5:25 PM
454	No merger period, end of story.	7/8/2016 5:17 PM
455	Poorly managed and/or stealing retirement monies without approval from its members	7/8/2016 5:15 PM
456	Your earning assumptions are too high (7.8% return isn't reality). A downward slide (race to the bottom) and a money grab of LEOFF 2 plans.	7/8/2016 5:14 PM
457	There's an ever increasing wave of Police and Firefighters that will be moving into retirement in the coming years. Theses people don't pay into Social Security and as such, will have NO Social Security benefits. Their LEOFF retirement pensions are all they have to count on. Any "overfunding" from LEOFF 1 should if anything, be brought into the LEOFF 2 plan, where it would still be benefiting Police and Firefighters, meeting the intention of the LEOFF system. I'm concerned that the one healthy and adequately funded plan (LEOFF) is being looked at as a "piggy bank" to supplement another plan that is only underfunded because the Legislature has continually failed to meet it's obligations. All the while allowing tax loopholes, waste, fraud, and incompetence to drain Billions from State revenues.	7/8/2016 5:11 PM
458	Allocation of funds and resources.	7/8/2016 5:09 PM
459	The State mismanaged TRS 1 Fund, why give the state the LEOFF Fund to mismanage?	7/8/2016 5:07 PM
460	What sort of protection measures would be put in place to ensure that funding is adequate and benefits are not reduced?	7/8/2016 5:06 PM
461	Using money that is for Firefighter and Police retirements to offset money for the teacher retirements.	7/8/2016 5:01 PM
462	TRS 1 has not been adequately funded in the past. How do you plan to fully fund both plans going forward?	7/8/2016 4:55 PM

## (Test) SCPP Merger Study

463	Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 4:49 PM
464	What guarantees are there to be sure benefits for LEOFF1 members will not be changed/lost?	7/8/2016 4:44 PM
465	Guarantees that the LEOFF 1 or 2 will be fully funded. Guarantees to LEOFF 1 that disabilities will be 100% funded	7/8/2016 4:44 PM
466	Realistic earning assumptions, What is the history of TRS earnings? Lumping LEOFF 2 in at a later date. That the merge follow all state and federal laws and meet IRS approval before the merge.	7/8/2016 4:37 PM
467	Mandatory pension funding for all State pensions so we don't have this happen again. LEOFF 2 if fully funded because it is law. If there was any way for the City's and State to reduce funding they would to "save money" in the short term putting us right back where we are with TRS 1	7/8/2016 4:36 PM
468	One...dont do it. Its illegal	7/8/2016 4:36 PM
469	How does the Legislature intend to ensure that LEOFF I members will absolutely be guaranteed their benefits will be protected?	7/8/2016 4:32 PM
470	fund integrity, keeping of ALL current guaranteed monetary monies and payments	7/8/2016 4:31 PM
471	Why is it that LEOFF1 has planned well and TRS 1 has not? It is no different than being proactive in saving for the future. Why are LEOFF 1 being punished for being proactive and saving well.	7/8/2016 4:29 PM
472	Are you leaving all three plans underfunded forever?	7/8/2016 4:28 PM
473	A practice, not a promise, of not underfunding. We've already seen what the promises are getting us; underfunding where promises were made not to.	7/8/2016 4:27 PM
474	Same as above!	7/8/2016 4:27 PM
475	Why doesn't the proposal follow the State Actuary recommendations? What protections will be included to ensure pensions benefits will not be reduced?	7/8/2016 4:26 PM
476	I'm concerned you are stealing from a first responder pensions.	7/8/2016 4:23 PM
477	I am concerned that this tact will put the funding for LEOFF 1 benefits at risk, affect LEOFF 1 member or employer contributions. In order to ensure that the LEOFF pension system stays funded no changes in LEOFF 2 governance should occur. Retired, current, and future firefighters pensions cannot be put at risk because of poor planning and decision making by our legislator.	7/8/2016 4:22 PM
478	Guarantee the continued benefits for retired firefighters.	7/8/2016 4:22 PM
479	I don't want to see a plan merger. I would prefer the State to figure out how to manage PERS as effectively as we've managed LEOFF.	7/8/2016 4:22 PM
480	What protections will be included to ensure pension benefits are not reduced? How will you ensure that the plan is properly managed in the future?	7/8/2016 4:18 PM
481	Same as above	7/8/2016 4:18 PM
482	No reduction in benefits	7/8/2016 4:17 PM
483	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 4:14 PM
484	Sustainability of retirement funding.	7/8/2016 4:14 PM
485	Why, Do your job correctly there wouldn't be this problem.	7/8/2016 4:13 PM
486	see above	7/8/2016 4:12 PM
487	Why LEOFF I with TERS I why not the legislation's pension.	7/8/2016 4:10 PM
488	Why should LEOFF 1 members take the responsibility for fund another Retirement System?	7/8/2016 4:09 PM
489	The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 4:09 PM
490	As part of this proposed merger, are there any provisions that protect the benefit levels of the current retirement plans? Future reductions in plan benefits should not be allowed if the merger is approved.	7/8/2016 4:03 PM

## (Test) SCPP Merger Study

491	What protections guarantee my benefits will not be reduced?	7/8/2016 3:57 PM
492	None as it should not be allowed And any legislator who votes for it will be removed from elected office.	7/8/2016 3:57 PM
493	The same miss management of public and private money and investments will continue.	7/8/2016 3:54 PM
494	Pension plan benefits in other states have been reduced when there are funding problems. What additional protections will be included to ensure pension benefits are not reduced by taking on the TRS liabilities? The assumption of 7.8% returns per year is not supported by facts or the State Actuary. What will prevent the legislature from using the short term gain from a merger as an excuse to renege on their obligation to make pension contributions?	7/8/2016 3:50 PM
495	See above. In addition who would lead the board? The same people who ran TRS 1 into insolvency? What protections would be in place to prevent raids on other plans PERS, LEOFF, etc.	7/8/2016 3:50 PM
496	Completely Opposed to this all together.	7/8/2016 3:50 PM
497	funding	7/8/2016 3:49 PM
498	Is it Legal ? Who is in charge of a merged plan?	7/8/2016 3:46 PM
499	Long term protection of the retirement funds.	7/8/2016 3:40 PM
500	What contingencies are in place in the event Leoff II becomes insolvent?	7/8/2016 3:39 PM
501	The Legislatures should have funded the other plans, not raid LEOFF 1	7/8/2016 3:39 PM
502	No concerns; just don't do it. It's irresponsible and sleazy on the legislature's part.	7/8/2016 3:34 PM
503	It appears that this is being done in response to the irresponsible failures of the legislature, what prevents this from happening again?	7/8/2016 3:34 PM
504	Why was LEOFF chosen to bail out the TRS plan and what are the long term implications?	7/8/2016 3:31 PM
505	WHAT IS NEXT TO GET ROBBED TO MAKE THE BUDGET RIGHT?	7/8/2016 3:31 PM
506	• Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 3:29 PM
507	Why the legislature let the TRS system get to this point and expect others to bail them out again	7/8/2016 3:27 PM
508	• The Washington State Actuary has been advising for several years that earning assumptions should be based on interest returns of 7.5% annually, yet the merger proposal during the 2016 legislative session assumes 7.8% returns per year. • Despite Backenhus type provisions in other states, pension plan benefits have been reduced. What additional protections will be included to ensure pension benefits are not reduced?	7/8/2016 3:26 PM
509	That this is the start of many mergers and the state never has to fully fund the programs they promised to. It's robbing Peter to pay Paul. This doesn't fix the problem they have with not funding anything but their pensions. Wrong.	7/8/2016 3:19 PM
510	What is to keep them from now taking funds or merging the LEOFF 2 plan with another plan that was not funded well by it's members?	7/8/2016 3:19 PM
511	No	7/8/2016 3:18 PM
512	I'd like to see guarantees that they will fully fund all defined benefit pensions and that they will stop proposing defined contribution plans in place of defined benefit pensions	7/8/2016 3:17 PM
513	The WSCFF and WACOPS (among others) have developed a list of principles that should be adhered to before any merger proceeds. I'd like to see them addressed.	7/8/2016 3:17 PM
514	Current finding and funding rates. Future fusing and finding rates.	7/8/2016 3:17 PM
515	I would like to know why I should vote for anybody that would vote for this bill.	7/8/2016 3:17 PM
516	Don't take money from the leoff	7/8/2016 3:16 PM
517	That my pension would not be affected in any way, the state's cities contribution shall not drop by one cent. And employee contributions shall not increase by one cent!! Must not reduce LEOFF 1 member benefits. Cannot put the funding for LEOFF 1 benefits at risk. Cannot affect LEOFF 1 disability boards. Cannot affect LEOFF 1 member or employer contributions. Cannot modify LEOFF 1 governance. Must receive IRS approval before the effective date of the bill. Must follow state laws and case law protecting pension benefits and funding. Must ensure the new merged fund is protected from future state underfunding. Cannot modify LEOFF 2 governance. Cannot increase LEOFF 2 member or employer contributions.	7/8/2016 3:15 PM
518	Why merge a healthy LEOFF I system with an unhealthy TRS 1 system?	7/8/2016 3:14 PM

## (Test) SCPP Merger Study

519	I would be concerned with plan merger of LEOFF I to fund TRS and no enhancement of benefits to LEOFF I where a plan merger with LEOFF II makes more sense...the group that has taken responsibility with costs.	7/8/2016 3:14 PM
520	A reduction in coverage and service for LEOFF 1 members and a loss of funds in their bank accounts b	7/8/2016 3:13 PM
521	What makes you think you have a right to my retirement?	7/8/2016 2:58 PM
522	If you allow this, other plans that are in lesser funding status will also ask for assistance. What is the limit the state is willing to share this "bounty"?	7/8/2016 12:42 PM
523	Cannot reduce LEOFF 1 member benefits. Cannot put the funding for LEOFF 1 benefits at risk. Cannot affect LEOFF 1 disability boards. Cannot affect LEOFF 1 member or employer contributions. Cannot affect LEOFF 1 governance. Must meet federal requirements for qualified public plans. Must follow state law for protecting pension benefits and funding. Must ensure that the new fund is protected from future state underfunding. Cannot impair LEOFF 2 governance. Cannot affect LEOFF 2 member or employer contributions.	7/8/2016 10:53 AM
524	The guarentees for both plans to be fully funded and they quit 'borrowing' from funds to balance the budget.	7/8/2016 9:44 AM
525	Would not support!	7/8/2016 9:35 AM
526	That the state will use the money for other things just like Soc Sec did when the merged.	7/8/2016 8:55 AM
527	TRS1 wasted investment income through gain sharing when the returns were good. Those under TRS1 should see a reduced amount on their retirement until there system is solvent. That happens in private, union, and other plans which paid out excessive benefits.	7/8/2016 7:57 AM
528	I don't like a "rob Peter to pay Paul" approach. Look at the Social Security system. Had the Federal Government left it alone it would very probably be still intact.	7/8/2016 7:32 AM
529	Local governments are being significantly impacted by the medical coverage requirements of the LEOFF I plan. How can local governments be assisted in paying for these medical costs with these excess funds?	7/8/2016 7:27 AM
530	Retirement systems has not adequately planned for pensions for all people covered except LEOFF 1. LEOFF 1 is our money, put there by us! Don't touch it.	7/8/2016 6:35 AM
531	That a merger NEVER have a negative effect on LEOFF 1	7/8/2016 12:00 AM
532	As a wife of a retired member of LEOFF 1 I am opposed to any merger as I believe my benefits would go away. My husband served 30 years, was shot at by two different criminals, and I fully supported him through all these years that he put his life on the line to safeguard citizens. In my mid-60s I shouldn't have to worry about my financial future when I trusted LEOFF 1 would provide for me and my husband to the end of our lives.	7/7/2016 8:48 PM
533	Merger, it sounds more like theft from a smaller group.	7/7/2016 8:06 PM
534	the above concerns needto be addressed	7/7/2016 7:58 PM
535	Money from the plans would be diverted into the general fund	7/7/2016 7:25 PM
536	See #3	7/7/2016 5:09 PM
537	Leave our pension alone.....!!!!	7/7/2016 4:48 PM
538	I want absolutely no degradation to my benefits that I spent 33 years earning and paying for.	7/7/2016 4:24 PM
539	Fund depletion. Benefits taken away.	7/7/2016 3:50 PM
540	1) that a proportional amount of the surplus funds be paid to the employers (cities) that contributed to the fund that then generated the surplus. These funds are needed to offset the large unfunded costs of LF1 medical benefits. 2) that there be an assurance that employer (city) contributions to the fund would no longer be required for any purpose	7/7/2016 3:19 PM
541	NO CHANGES TO THE LEOFF 1 Retired medical.	7/7/2016 3:09 PM
542	sustained retirement benefits for LEOFF 1	7/7/2016 2:39 PM
543	No changes to leoff 1 plans and benefits consideration of future improvements of 2	7/7/2016 2:36 PM
544	Cops earned the money in LEOFF Plan 1. It should be spent of cops' retirements.	7/7/2016 1:57 PM
545	Have medical included.	7/7/2016 1:43 PM
546	Rate increases; Disbursement of excess funds; Impact/Influence to LEOFF2 members	7/7/2016 1:33 PM
547	How they mis managed the funds in TERS1	7/7/2016 1:32 PM
548	My concern is that the rightful beneficiaries of the plan would be compromised.	7/7/2016 1:28 PM
549	Maintaining member benefits and keeping monies within the LEOFF system	7/7/2016 1:27 PM

## (Test) SCPP Merger Study

550	Favorable changes to the LEOFF 1 members since it is our system being changed.	7/7/2016 10:33 AM
551	Absolute protection of my right under LEOFF.	7/7/2016 7:12 AM
552	How are they going to safeguard Our Guarenteed benefits and money?	7/6/2016 11:19 PM
553	I believe that SB 6166 violates several established rules of law, as well as the constitution.	7/6/2016 7:38 PM
554	This merger is in violation of federal law.	7/6/2016 7:15 PM
555	One plan benefiting from the other plan. Impact on cities and employees, present and retired.	7/6/2016 3:55 PM
556	It appears LEOFF 1 is being seen by the legislature as a potential bank to fund other systems that are not adequately funded, while ignoring the fact that MOST living LEOFF 1 members are now approaching the age when funds are most needed for medical and end-of-life care. The previously funded benefits guaranteed by 1970 law should continue to be funded with existing funds. These funds should not be used to shore up other (underfunded) systems until the LEOFF 1 members who contracted with the State as log as 47 years ago receive the benefits that were promised by the legislature in 1970. After the existing funds are no longer required by LEOFF 1 members, that will be the proper time to decide how unused funds should be reapplied to non-LEOFF 1 systems.	7/6/2016 3:47 PM
557	Maintaining local pension board control of retiree benefits for LEOFF 1 members. No changes to the way the LEOFF Plan 1 is locally administered and benefits provided. If LEOFF 2 were merged with LEOFF 1, That the pension coverages by LEOFF 1 are not reduced or affected to more reflect the LEOFF 2. That LEOFF 1 have equal representation, on the joint board, by both Police and Fire from both sides of the state and by city, county and local fire district LEOFF 1 members, as the LEOFF 2 representation	7/6/2016 3:43 PM
558	The legal issues attached to making a change to the original LEOFF system and how to avoid expensive legal challenges from the LEOFF 1 employees. Also, the concern that the LEOFF 1 and 2 members, along with their cities and counties have paid into those retirement systems and now those contributions will be used to fund retirement for other STATE employees. This concern seems patently unfair to have police, firefighters, cities and counties pay for the retirement of state staff.	7/6/2016 1:58 PM
559	That cities would be on the hook for any liability that currently does not exist in the LEOFF 1 pension system (except for medical care for life).	7/6/2016 1:41 PM
560	Who pays for medical for LEOFF 1 and who authorizes the medical.	7/6/2016 1:38 PM
561	Keeping funds separate.	7/6/2016 11:26 AM
562	What are there reasons behind the merger?	7/6/2016 11:22 AM
563	that other plans have under funded themselves and should dramatically increase their memberships share of contributions before ant consideration they be bailed out by our system	7/6/2016 10:43 AM
564	I am sorry but I made my statement above. my question is how will this effect my benefits and that of my spouse.	7/6/2016 9:52 AM
565	A general summary in laymans terms explaining changes to each policy.	7/6/2016 9:31 AM
566	they will keep taking our money nickel and diming it away	7/6/2016 8:44 AM
567	Protecting the vested rights of the participants. Financial risk to the entities that provided the bulk of the existing resources in both plans to-date.	7/6/2016 7:44 AM
568	Are LEOFF1 members going to loose any benefits?	7/6/2016 7:42 AM
569	LEOFF1 loosing control over "our" money. (we all contributed a lot of our money). Have you looked for other sources of funding, rather than "taking from LEOFF 1? Is the LEOFF1 money the only source of funding for TRS1 that you've looked at?	7/5/2016 8:45 PM
570	No Medical change, Guarantee. Money for us, plus spousal benefit. NO loss of income and continued cola increases.	7/5/2016 7:39 PM
571	1. Making sure that future legislatures do not reduce my benefit. Making sure that my earned medical benefit paid for by my employer is not jeopardized. If we are given a payoff, (the 2016 proposal was giving us a \$5,000 bribe) it needs to be in a percentage form, such as each member gets a 5% increase in there pension.	7/5/2016 7:38 PM
572	From my perspective I don't see a merger of pensions as a viable alternative. Each plan is unique and other then being called a pension there is no other similarities. If the Legislature in all their wisdom is looking at a merger as their only alternative maybe they should look at "All WASHINGTON STATE PENSIONS" and include the "LEGISLATIVE, JUDICIAL, WASHINGTON STATE PATROL etc" and possible merge them all.	7/5/2016 3:53 PM
573	How will it change any of the policies that are currently in place for LEOFF 1, i.e. My wife's survivor benefits?	7/5/2016 3:47 PM
574	NO MERGER	7/5/2016 3:29 PM
575	Medical insurance	7/5/2016 2:29 PM

## (Test) SCPP Merger Study

576	TERS1 is in a 2.9 billion deficit and LOEFF1 has a 1.1 billion surplus. The LEOFF 1 pensioners are VERY concerned about being bundled into a combined plan that would be in deficit. There was also some traction to study combining LEOFF1 and LEOFF2, both of which are fiscally sound - so that the LEOFF2 participants would potentially benefit from the LEOFF 1 surplus since the two plans are so disparate and the beneficiaries are the same. LEOFF1 members were opposed to that merger too.	7/5/2016 2:10 PM
577	How can you rob Peter to pay Paul and then you won't contribute your share to pay Paul down the road?	7/5/2016 1:25 PM
578	No affect to the members of both of the plans.	7/5/2016 12:59 PM
579	See #3	7/5/2016 12:58 PM
580	I am concerned that if the LEOFF Plans are fully funded, with no unfunded liabilities, that TRS1 and 2, may have a larger debt obligation. I fear that this will require additional payments by LEOFF personnel into the system to meet the obligations of TRS plans. I am concerned about the loss of the LEOFF plan trustees.	7/5/2016 10:56 AM
581	Your concerns should be that we will fight , again, to dismiss this idea.	7/5/2016 10:48 AM
582	See # 3	7/5/2016 9:21 AM
583	Since many of the LEOFF 1 retirees rely soley on this retirement plan to live on what guarantees will we have that over the years the legislature will not systematically attack our current benefits and benefit structure. This pension is our lively hood. We sacrificed for this & don't deserve to have the legislature continually try and grab the money in our plan to cover their errors over the past years.	7/5/2016 7:37 AM
584	Like above, I would like to know why the state is taking law enforcement money, that was fought for, to pay for someone elses retirement. I understand that Leoff 1 people earned the money and put it there, but if they were given the choice, they would want THEIR money to go to other officers who have risked their bodies and lives to protect the public.	7/4/2016 9:00 PM
585	See above	7/4/2016 5:44 PM
586	LEOFF 1 was the result of the state taking over the SPD Pension, at the States request, our fund was actuarily sound. Is now. Why would we want to change it.	7/4/2016 2:41 PM
587	No reductions in current benefits, No added tax liability to members.	7/4/2016 1:21 PM
588	COMPENSATION	7/4/2016 1:16 PM
589	LEOFF1 was funded by those eligible to enroll and LEOFF2 had less benefits. Taking from 1 to fund 2 sounds like the federal government taxing us and giving it to "the needy". leave our system alone.	7/4/2016 12:47 PM
590	My largest concern is what happens to all of the local leoff1 boards. All local leoff1 board decisions must remain local.	7/4/2016 11:05 AM
591	I am concerned over the loss of current LEOFF1 benefits or reduction due to the merger. I am concerned that the State of Washington will not contribute it's portion of funding (as in the past). I am concerned that the LEOFF1 surplus will be lost due to the merger and the retirement system will become unstable or under funded.	7/4/2016 9:43 AM
592	Lawsuits, Lawsuits, Lawsuits	7/4/2016 9:04 AM
593	A fool proof plan that would guarantee that the current leoff 1benefits cannot be taken away and a bonus of at least \$10000 to leoff members	7/3/2016 8:55 PM
594	None. DO NOT ROB THE LEOFF SYSTEM TO SUPPLEMENT POOR ADMINISTRATION OF THE TEACHER'S PLAN 1 SYSTEM. WE HAVE ALTERED OUR BOARD TO MONITOR JUST FOR THIS REASON. A POLITICIAN CANNOT BE TRUSTED.	7/3/2016 4:09 PM
595	The possible loss of LEOFF1 medical.	7/3/2016 12:07 PM
596	Leave it alone	7/3/2016 11:23 AM
597	It will not cover the cost of both plans!	7/3/2016 11:15 AM
598	That there would be no change to Leoff plan1 and that it be reinforced by RCW as it is currently. That there would be no change to current medical benefits available. Keep each plan separate. Stand alone and concentrate on finding a solution to fully fund Trs plan1 through alternate means, it's employers and employees. Our job descriptions are different. Our work hours are 24/7. Our unions/guilds have different goals. The pension plans are different because Leoff plan1 services are unique and require special utilization/construction.	7/3/2016 10:59 AM
599	Why merge Leoff 1 with a system that's not financially stable and put both systems in a unstable financial situation?	7/3/2016 10:40 AM
600	See above	7/3/2016 9:15 AM

(Test) SCPP Merger Study

601	WANT THE PROVEN SKILLED YOUNG LAWYER TO FORMERLY REQUEST AN AGO FULL OPINION TO ANSWER THESE LEGAL QUESTIONS POSTHASTE,REQUEST WA SUPREME COURT HEAR OUR LEOFF1 CASE.IF AFFIRMED,ASK COURT TO INVESTIGATE PAST 5 YRS OF RCWS INVOLVING LEOFF1,,LOOKING FOR ETHICS VIOLATIONS AND ANY PERSONS FINED,SANCTIONED,CONSIDERED FOR CRIMINAL PROSECUTION	7/3/2016 5:49 AM
602	100% assurance that LEOFF1 integrity would not be crippled..	7/3/2016 12:40 AM
603	Give all PERS1 members a COLA like all the other systems give.	7/2/2016 10:23 PM
604	See number 5.	7/2/2016 9:50 PM
605	The LEOFF 1 should not be adversely affected because elected politicians start a plan and then don't fund it, or worse yet, spend money on programs that are not funded. Leave the LEOFF 1 system alone..	7/2/2016 9:14 PM
606	Long term funding for the LEOFF 1 employee and his spouse after death.	7/2/2016 9:13 PM
607	Benefits would not be reduced for LEOFF 1 members	7/2/2016 9:08 PM
608	TRS1 taking invested money away from the LEOFF plan	7/2/2016 7:42 PM
609	LEAVE OUR PROGRAM ALONE!!! Let the teachers and the Legislature work out of the hole that they let them dug themselves.	7/2/2016 5:34 PM
610	1. Will member benefits (all) have the guarantee they have today, including pension Cost of Living raises if merged--or will they be reduced to the weaker pension plan. 2. In a serious down fall in the economy LEOFF 1 pensions would risk degrading to LEOFF 11 pensions. 3. LEOFF 1 members are aging and within a few years the number who can still fight for our rights will not be able to stave off those who want to take away even more of our benefits.	7/2/2016 5:14 PM
611	Why should we trust politicians to keep their promises. Leave our pension alone and fund the others as promised.	7/2/2016 5:14 PM
612	I would like to see the court decisions regarding LEOFF 1 litigation in the past. My understanding is that a merger would be illegal.	7/2/2016 4:51 PM
613	Will LEOFF1 benefits continue as they are now?	7/2/2016 3:35 PM
614	Loss of benefits for LEOFF 1 members and survivors. Loss of control of LEOFF 1 benefits and funding. Distruction of other retirement systems.	7/2/2016 3:33 PM
615	A percentage of the surplus is from the investments of the LEOFF 1 members and certainly not \$5,000 for each member. It would be much more.	7/2/2016 3:25 PM
616	How will I benefit from this proposed merger?	7/2/2016 3:19 PM
617	Benefit enhancement of LEOFF li per happy done kind of group discount on retired medical premiums	7/2/2016 2:23 PM
618	Same as above.	7/2/2016 2:18 PM
619	How much would they take away from leoff1?	7/2/2016 1:08 PM
620	Solid proof that no loss of benefits to LEOFF1 stockholders and their beneficiaries will occur under a proposed merger plan. legal documentation on how LEOFF1 medical/disability boards will be administered.	7/2/2016 11:23 AM
621	Any merger would send our lifetime medical away. Now its covered by statue. A merger would kill it.	7/2/2016 11:21 AM
622	Leave our plan alone and find your money somewhere else.	7/2/2016 11:11 AM
623	funding	7/2/2016 10:34 AM
624	WHY	7/2/2016 10:27 AM
625	Negative effects.	7/2/2016 10:03 AM
626	Why should we give up our retirement money we invested in to a plan that is unworkable?	7/2/2016 10:01 AM
627	Fewer members Leoff 1 every year	7/2/2016 9:29 AM
628	We are.....once again.....being asked to be used by those we cannot seem to trust to be true to their word. Every year.....they seem to want to use us..and the funds in our retirement system Leoff1.....to bail them out and make it possible for them to forego their obligated contribution to other retirement systems within the state. ????? Tell me where this is fair....what if you were a member of our sysem.....would you trust the legislature to be true to their word???? We don't trust you guys.....and I think with good reason.	7/2/2016 9:06 AM
629	would all LEOFF 1 benefits still he included, i.e.; colas, health, etc.?	7/2/2016 8:33 AM
630	Loss of my full retirement benefits, loss of income, and when I die, loss of income for my wife.	7/2/2016 6:42 AM
631	The loss of monies and benefits of LEOFF 1	7/2/2016 6:28 AM

## (Test) SCPP Merger Study

632	How are you going to guarantee that we receive our promised pensions.	7/2/2016 5:19 AM
633	Failing to honor allocation of survivorship funds to members' designated beneficiaries.	7/2/2016 1:59 AM
634	Guarantee's that LEOFF 1 Pensions would not be reduced in any way, including medical.	7/1/2016 8:19 PM
635	Will we lose or gain anything?	7/1/2016 7:43 PM
636	Teachers use teachers money not LEOFF money ! No merger !	7/1/2016 7:04 PM
637	Give LEOFF 2 medical as LEOFF 1	7/1/2016 5:56 PM
638	Same as #3 above.	7/1/2016 4:08 PM
639	Provisions to protect all of the current LEOFF 1 benefits, making sure the disability boards continue. That the merge would not interfere with the medical coverage for all LEOFF 1 retirees.	7/1/2016 3:21 PM
640	Will the proposed merger alter ANY of my current retirement benefits in any way?	7/1/2016 2:38 PM
641	See question 3	7/1/2016 1:22 PM
642	Would my monthly pension amount decrease and would there always be enough to cover all Leoff1 ,members until all are gone?	7/1/2016 1:10 PM
643	This would confiscate funds of the LEOFF 1 group without lawful authority and open the door to further abuse and theft.	7/1/2016 11:14 AM
644	The loss of the favorable tax status for disability retirement would mean a reduction of 20-30% in monthly retirement. Why take a solvent retirement system and create a larger under funded retirement plan. The retirement plan was setup for current members that had similar work and any funds left in the system should be returned to those who paid in or used for LEOFF 2 members who performed the same type of work, at that time.	7/1/2016 10:39 AM
645	None. I'm against any merger.	7/1/2016 10:10 AM
646	No change in bennifits for LEOFF 1	7/1/2016 10:07 AM
647	The new law would contain wording that the legislature would NOT be able to access nor manipulate, in any way, the retirement funds and that ALL benefits now enjoyed by LEOFF1 retirees are 100% guaranteed.	7/1/2016 9:52 AM
648	No reduction in benefits.	7/1/2016 9:33 AM
649	How the Legislation could and even would maintain all long established benefits and provisions associated with the LEOFF1 plan. LEOFF1 has medical benefits, Cola's, local disability boards, exclusive survivor benefits, all of which differ greatly with TRS1. I believe the a merger would totally muddy the waters as over time the two systems would create legal problems for survivors, etc.	7/1/2016 8:54 AM
650	Taking our very solvent system and combining with an (apparently) very insolvent system.	7/1/2016 8:48 AM
651	What LEOFF1 benefits will be eliminated or reduced? Will the members of TRS1 gain or lose benefits? Is such legislation legal and or constitutional?	7/1/2016 8:41 AM
652	What would happen to the future of my retirement plan and the possible risks because of your poor management of the different plans...	7/1/2016 8:29 AM
653	The use of the surplus balance in LEOFF 1, how to assure 100 funding of the accounts.	7/1/2016 8:19 AM
654	I would like to see the plan merger law writer charged with intent to commit Grand Larceny.	7/1/2016 7:52 AM
655	How they are going to continue to Guarantee the LEOFF 1 members the exact same benefits that they have had.	7/1/2016 6:38 AM
656	Having little faith in State government, how will it effect my benefits?	7/1/2016 6:24 AM
657	See above.	6/30/2016 10:59 PM
658	How will you ensure the strength and quality of the current LEOFF 1 pension funds?	6/30/2016 9:21 PM
659	How would the long term care provision in LEOFF be merged? How would other benefits and membership requirements be dealt with? Why would the legislature do this?	6/30/2016 8:44 PM
660	Do Not propose a merger	6/30/2016 8:33 PM
661	An explanation about why this merger is being proposed and why was LEOFF 1, the Teachers Plan and LEOFF2 chosen to be merged. An explanation about why the Teachers Plan is underfunded. Who will benefit from the merger? How will they benefit?	6/30/2016 7:41 PM
662	All of the above mentioned questions	6/30/2016 7:10 PM

## (Test) SCPP Merger Study

663	The combined plan would still be under funded. What is the Legislature doing about this?	6/30/2016 7:07 PM
664	major concern is 'trust' in identifying	6/30/2016 6:58 PM
665	who would watch over the accounts	6/30/2016 6:52 PM
666	There is no plan merger that makes sense for the Merger and we should not do it.	6/30/2016 6:25 PM
667	How is this going to effect the stakeholders?	6/30/2016 6:18 PM
668	There is no commonality of the professions or the benefits it makes no sense but my biggest concern is any change to my current benefits/conditions and medical coverage.	6/30/2016 6:15 PM
669	Again, why do you feel it necessary to merge the two systems? The LEOFF I system is fully funded with a small surplus, address your other true goals with a different action, leave a perfectly healthy and function system alone and take care of the other financial problems this state may have by other means.	6/30/2016 6:05 PM
670	Yes	6/30/2016 4:55 PM
671	See above.	6/30/2016 4:35 PM
672	My retirement plan may get worse than it already is.	6/30/2016 4:34 PM
673	Will Plan 1 pensions be fully funded? Does the merger cause one labor group to be pitted against another?	6/30/2016 4:29 PM
674	See # 3	6/30/2016 4:26 PM
675	Sustainability of the LEOFF1 investments.	6/30/2016 4:23 PM
676	Has there been other mergers in other states, and if so, what financial one time payments were made to LEOFF 1 members? \$5,000 is an insult	6/30/2016 4:21 PM
677	I see a reduction of benefits coming, I don't trust the legislature to keep their promises	6/30/2016 4:06 PM
678	What assurances would there be that our LEOFF I Pension would not be raided for the sake of under-funded retirement plans elsewhere?	6/30/2016 3:56 PM
679	<ul style="list-style-type: none"> <li>• With a merger, a proportional amount of surplus funds that that represent the amount attributed to employer LEOFF 1 contributions (approximately 11%) should be returned to employers to help offset the costs of LEOFF 1 medical benefits.</li> <li>• What guarantee will there be that a merger will not include any new benefits that would increase the employer contribution rates?</li> <li>• What guarantee will there be that the State will not seek additional contributions to cover any costs of LEOFF 1 pensions in the future regardless of the state of the fund?</li> </ul>	6/30/2016 3:55 PM
680	As the older minority (LEOFF 1) reach a minority what voice will they have in decision making?	6/30/2016 2:32 PM
681	Losing what I have now.	6/30/2016 2:23 PM
682	Why do we have to bailout someone else retirement?	6/30/2016 1:49 PM
683	What guarantee do we have that we would always be funded?	6/30/2016 1:12 PM
684	Completely opposed to any merger	6/30/2016 1:11 PM
685	SPD REMAINING SOLVENT	6/30/2016 12:55 PM
686	1) Absolute, iron clad guarantee of full solvency of LEOFF 1 2) Financial incentive for LEOFF 1 members	6/30/2016 12:52 PM
687	Future failures of the system. The larger amount of TRS members will need more funds than presently are placed in the system. LEOFF I receives no funding at present. Any funds in excess in the LEOFF I retirement system are presently used by the State Investment Board to make money. Does it make sense to deny the Investment Board the use of these funds for use to bolster the retirement systems?	6/30/2016 12:20 PM
688	That the Legislature is robbing one system (LEOFF I) to supplement another (TRS I) that they never fully funded in the first place.	6/30/2016 12:15 PM
689	I would like to see medical benefits for LEOFF II retirees	6/30/2016 12:15 PM
690	If there is any type of merger required I would prefer our funds stay in the family. Put them into the LEOFF2 pension fund where they rightly should go if/when LEOFF1 either ceases to be needed or LEOFF2 cannot take care of their members.	6/30/2016 11:53 AM
691	our funds are not used to mend any short fall of money to Leoff 1 system	6/30/2016 11:46 AM
692	See above	6/30/2016 11:16 AM
693	Depleting LEOFF I FUNDS	6/30/2016 11:04 AM

## (Test) SCPP Merger Study

694	As above in Item 3	6/30/2016 10:39 AM
695	explain why we should support the change	6/30/2016 10:34 AM
696	Will LEOFF benefits remain the same?	6/30/2016 10:27 AM
697	Will this make my retirement less secure or lower the benefits I am eligible to receive	6/30/2016 10:27 AM
698	By combining the systems the needs of each or requirements of each system are significantly different and could come into conflict.	6/30/2016 10:23 AM
699	Once you start chipping away at what I spent 34 years earning that you will continue to do so until you bankrupt the system like you have TERS.	6/30/2016 10:10 AM
700	This is just another gimmick that could jeopardize one or both of the systems.	6/30/2016 10:01 AM
701	Every retirement plan that has been altered anywhere in the US has later failed. Leave the plan alone.	6/30/2016 9:58 AM
702	Members with less than 20 years of service who take a different position in a different State/DRS retirement plan do not earn the 3% a year that members with more than 20 years LEOFF service do. This needs fixed as they are continuing to contribute. PSERS 2 and LEOFF 2 dual retirement contributors should be able to merge under LEOFF 2 provisions.	6/30/2016 9:57 AM
703	The security of my retirement and my medical benefits.	6/30/2016 9:27 AM
704	Are benefits reduced. What affects will the merger have?	6/30/2016 9:27 AM
705	Local pensions boards would be out. Once the money is transferred to the new account the Legislators could then borrow the money when wanted.	6/30/2016 9:14 AM
706	I do not want to see any mergers with my LEOFF 1 plan. Leave it alone!	6/30/2016 9:13 AM
707	Medical coverage	6/30/2016 9:05 AM
708	Again the legislature using the combined funds with new rules to raid the fund.	6/30/2016 9:02 AM
709	Opposed to merging with TRS 1. LEOFF 1 and LEOFF 2 should be merged. These are funds that should properly be dedicated to LEO's.	6/30/2016 8:51 AM
710	Will it effect the city's and county's responsibilities for our medical?	6/30/2016 8:48 AM
711	Continuation of all promises made to Leoff 1 members..	6/30/2016 8:47 AM
712	I do not wish to see one plan's fund balance reduced to increase another plan that should have been fully funded all along. TRS 1 needs to be improved with a COLA and increased medical benefits, but not by reducing the benefits of LEOFF 1	6/30/2016 8:46 AM
713	Fiscal impacts	6/30/2016 8:44 AM
714	I don't want to see funds which were set aside and responsibly managed for the future of first responders to be siphoned off to cover areas of bloat and mismanagement by government officials.	6/30/2016 8:42 AM
715	Our plan has been very well funded and that money should stay with our plan as we have managed it properly over the years.	6/30/2016 8:41 AM
716	the financial integrity of the leoff1 fund	6/30/2016 8:38 AM
717	Make sure the LEOFF 2 plan is properly funded to be soluble for the distant future.	6/30/2016 8:34 AM
718	That the state and teachers repay ANY and ALL funds that they get form LEOFF 1 within 2 years.	6/30/2016 8:16 AM
719	Such merger should be for administrative purposes only without taking any funds away from LEOFF1 and applying them to TRS1.	6/30/2016 8:07 AM
720	Not have any part of the LEOFF 1 funds transferred to other parts of the budget to cover shortfalls due to lack of planning or foresight on Legislature's part.	6/30/2016 8:04 AM
721	my concern is the legislature taking a healthy plan to cover for a unhealthy plan.	6/30/2016 8:03 AM
722	The LEOFF! system has been solvent and can sustain the members without cost to state. If merged this could change that.	6/30/2016 7:56 AM
723	Why does the Legislature see a need to take funds from one of the few retirement plan in the USA that is fully funded when the result will be to create another under funded plan?	6/30/2016 7:40 AM
724	Liability to LEOFF 2 funding/stability	6/30/2016 7:38 AM

## (Test) SCPP Merger Study

725	Sounds like it would be against the wishes of the Leoff members	6/30/2016 7:22 AM
726	LEOFF1 members contributed to this pension system. the legislature is attempting to simply steal the systems funds to 'give' to another system that those members and the state have not properly funded. How are you going to compensate us? What guarantees will there be to provide the same benefits now provided by law to LEOFF1 members?	6/30/2016 7:15 AM
727	How is this going to benefit the state at LEOFF's expense?	6/30/2016 7:15 AM
728	What would happen to the surplus fund from LEOFF 1 program. How would that money be distributed to LEOFF 1 members.	6/30/2016 7:06 AM
729	That all benefits stay the same for LEOFF1 retirees	6/30/2016 7:04 AM
730	How will future costs be addressed.	6/30/2016 6:52 AM
731	Loss of benefits for LEOFF 1, members either as a result of the merger or later after the merger.	6/30/2016 6:25 AM
732	Will there be a negative impact to my LEOFF 2 retirement?	6/30/2016 12:29 AM
733	I would not want them merged. It sounds like a shell game, to steal money from retirement systems	6/30/2016 12:09 AM
734	Stop spending on things like ESL, welfare and all the other give away programs your are funding now. Support deportation of illegal aliens would be a great start.	6/29/2016 11:36 PM
735	1. Why not take the monies, that are in excess of the statutorily funding mandate, and issue checks, every few years, to the three entities that form the plan, i.e. the state, the local governmental agency & the members? In that way, the monies go to those that are stake holders in that plan. Then the State can spend its 1/3 on whichever other retirement plan that it chooses, to wit: TRS 1 or LEOFF 2. 2. I'm really concerned about the impact of any merger on the IRS Tax status on me. Will the "new" plan be guaranteed as a "defined" retirement plan. 3. What prevents the "new"plan from no longer being protected by the Washington State Supreme Court's Baukenhus decision. Thus, allowing the Supreme Court to change their ruling since LEOFF 1 Plan no longer exists as originally formed by state statute?	6/29/2016 11:16 PM
736	Why has TRS been underfunded?	6/29/2016 11:14 PM
737	Only Left one should have the major say on what their money should go for and not be told its going another way	6/29/2016 11:07 PM
738	How do you keep politicians from getting their fingers into our retirement money. They have a way screwing you over with lies, false promises, backdoor deals and pure dishonesty.	6/29/2016 10:55 PM
739	age, medical benefits	6/29/2016 10:47 PM
740	I'm for it if I don't lose anything, but I would be concerned if it decreased my benefits.	6/29/2016 10:45 PM
741	reduction of benefits and shortage of the fund.	6/29/2016 10:17 PM
742	None	6/29/2016 10:17 PM
743	What if any would the changes /reductions be ? ?	6/29/2016 10:11 PM
744	I would oppose any attempt at a merger.	6/29/2016 9:49 PM
745	What would happen to the surplus in LEOFF? Would LEOFF1 members have any vote on election of their representatives?	6/29/2016 9:41 PM
746	What effects would the merger have both neg. and positive on LEOFF 1 ?	6/29/2016 9:41 PM
747	A local LEOFF 1 Disability Board now oversees all of my benefits under RCW 41.26 & RCW 41.20. My biggest concern would be to have a State Board of some kind taking over that duty. It would not work! I don't believe it would be legal to do away with the local Board and local control.	6/29/2016 9:26 PM
748	The legislature relinquishing their liabilities on the backs of active members but retaining control over the governance of the plan.	6/29/2016 9:25 PM
749	That members of LEOFF 1 will be robbed of their rightfully promised pension!	6/29/2016 9:20 PM
750	That those on LEOFF 1 still maintain retirement benefits.	6/29/2016 9:19 PM
751	That funds in LEOFF 1 would be used to underwrite a deficit in TRS, a totally unrelated system with no commonality to law enforcement and firefighters.	6/29/2016 8:46 PM
752	I think the money should be used to merge leoff 1 and 2, maintaining the benefits of L-1 and improving those of L-2 to encourage earlier retirements.	6/29/2016 8:46 PM
753	It will cost more and benefits will be reduced.	6/29/2016 8:32 PM

## (Test) SCPP Merger Study

754	See above.	6/29/2016 8:31 PM
755	I am concerned I will lose my benefits and retirement if this is opened up and merged. I wouldn't be able to live and maintain my present living status. We are already falling behind every year with the Cost of Living that we receive. It doesn't keep up with the actual cost of living.	6/29/2016 8:29 PM
756	LEOFF 1 members paid high premiums into their pensions for years with the expectations that their benefits would not be taken away or diminished.	6/29/2016 8:24 PM
757	Impact on LEOFF funding for the next decade. Attorney General's opinion as to whether or not the merger to access LEOFF's funds is legal or constitutional.	6/29/2016 8:19 PM
758	how it effects me	6/29/2016 8:04 PM
759	see #3	6/29/2016 8:03 PM
760	I believe merging plans when one falls behind or one gets a little ahead could lead to chaos in the future.	6/29/2016 7:27 PM
761	Reduction in benefits for any plan members.	6/29/2016 7:26 PM
762	Making sure that it does not affect funding of the LEOFF 1 account	6/29/2016 7:15 PM
763	Loss of control of plan IRS and Legal problems	6/29/2016 7:12 PM
764	Maintain LEOFF1 provisions. Fix TRS problems to meet teachers needs.	6/29/2016 7:11 PM
765	Does the merger benefit the fund? Why merge in the first place, how many LEOFF 1 people are there and is there enough money to cover their plans, Is the merger to cover shortfalls in LEOFF 1?	6/29/2016 7:08 PM
766	That the merger be temporary. A loan so to speak that the TERS would have to repay with interest.	6/29/2016 7:03 PM
767	Integrity of the LEOFF 1 pension. Will there be actuarial separation of the benefit budgets.	6/29/2016 6:54 PM
768	Impact on money I was promised per month for retirement	6/29/2016 6:43 PM
769	The excess money	6/29/2016 6:40 PM
770	Why is the Legislature going after our money?	6/29/2016 6:38 PM
771	Making sure LEOFF 1 stays 100% funded	6/29/2016 6:31 PM
772	Legislative promises to fully fund the retirement system of LEOFF 1 officers and their spouses is so much smoke and mirrors. How do you trust them???	6/29/2016 6:20 PM
773	Before any merger is considered, make sure trs 1 is aware of all procedures leoff1 is governed by and they must follow--taxes, medical, etc.	6/29/2016 6:15 PM
774	YOU WOULD GRAB THE FUNDS INSTEAD OF RAISING TAXES TO GET VOTES!	6/29/2016 6:14 PM
775	What will happen to my retirement benefits.	6/29/2016 5:57 PM
776	How could an absolute guarantee for the members of LEOFF 1 to maintain benefits can be written into the law?	6/29/2016 5:50 PM
777	A fully funded retirement plan for all public employees	6/29/2016 5:33 PM
778	Exactly why do you want this, what benefits will I receive from it?	6/29/2016 5:22 PM
779	NO MERGER! If one is forced through and faced very challenge that will be mounted against this poor idea, all parts of the LEOFF pension guarantees should be left in place.	6/29/2016 5:09 PM
780	That there would be no diminishment of benefits for LEOFF 1.0	6/29/2016 5:04 PM
781	See #3	6/29/2016 4:44 PM
782	That they do not bankrupt us like the they did to trs1	6/29/2016 4:43 PM
783	Who is actually behind this type of merger.	6/29/2016 4:39 PM
784	Taking our money, then we are broke.	6/29/2016 4:39 PM
785	There seems to be strong objections coming from the LEOFF 1 community, I would be concerned that some LEOFF 1 members don't understand the implications of the merger and may respond poorly without justification.	6/29/2016 4:32 PM
786	Will I have a retirement system and will my spouse be protected when I pass away?	6/29/2016 4:31 PM
787	In addition to insuring the sustainability of my current pension, I would like the legislature to incorporate a COLA for TRS 1. We who are drawing our pensions are losing purchasing power with every year that we don't receive one. A COLA was part of my retirement planning.	6/29/2016 4:28 PM

## (Test) SCPP Merger Study

788	Why practice socialism in a democracy by taking from a good plan and giving to a incompetent plan. Leoff 1 was created in good faith for police and fire, who risked their lives in their careers to assist during their retirement or disabilities. What did TRS risk?	6/29/2016 4:27 PM
789	They have never paid into the system - why should they reap our money?	6/29/2016 4:20 PM
790	Reduction in benefit for Leoff 1 members	6/29/2016 4:12 PM
791	How about the WSP partner with TRS1- Seems logical	6/29/2016 4:05 PM
792	See previous answer. I have absolutely no faith that the long term rights and concerns of LEOFF 1 retirees would be given any serious consideration.	6/29/2016 3:58 PM
793	Where does the funding come from. I would point out that if you got to the budget people. The budget will either have the funding or has to be told there is a serious lack of available funding. It seems to me that someone already did this kind of budgeting and are now unable to get funding with out taxing the people.	6/29/2016 3:52 PM
794	Retention of local disability Boards. No impact to provisions provided in the RCW	6/29/2016 3:44 PM
795	Other state legislature have found ways subvert and dismantle public retirements. Why is this different? Why is trs underfunded?	6/29/2016 3:33 PM
796	#1 the legality? Obviously the legislature cannot manage funds from taxes. We have the best pension in the state, and when the legislature gets the money we are broke.	6/29/2016 3:30 PM
797	Funding all pension plans the state currently has, each to become fully funded.	6/29/2016 3:28 PM
798	See #3 above.	6/29/2016 3:20 PM
799	How will this effect benefits? As the LEOFF 1 plan is now financially stable, how would the merger effect this? As this is a defined benefits plan, how will the courts react?	6/29/2016 3:16 PM
800	Reinstate cola for trs1 Trs1 receive the great benefits of leoff1, including their extensive medical Married couples who are both trs1 and leoff1 are not penalized by a reduction in one or both of their benefits, including at the time of one's death	6/29/2016 3:12 PM
801	The money I in LEFF 1retirement fund shared with another group.	6/29/2016 3:10 PM
802	That LEOFF I benefits would never change!	6/29/2016 3:10 PM
803	What is the downside to LEOFF 1 members if the merger would occur?	6/29/2016 3:08 PM
804	That the future expenditures of the LEOFF 1 are for both retirees and spouses are not going to be consumed by TRS1 or LEOFF 2	6/29/2016 3:02 PM
805	WHY WOULD LEOFF1 HAVE TO SUFFER TO PROP UP TRS1 OR LEOFF2?	6/29/2016 2:45 PM
806	The LEOFF1 account was supposed to be locked away from legislature borrowing or robbing, as such it is solvent. Just because it is solvent does not make it a source of revenue to take.	6/29/2016 2:34 PM
807	An immediate law suit against the State of Washington.	6/29/2016 2:27 PM
808	The continued retirement benefits I now receive and the health of the fund after a proposed merger.	6/29/2016 2:18 PM
809	How would the retirement board be set up to insure that both parties had an equal voice versus it being heavily weighted on one side?	6/29/2016 2:15 PM
810	That is would cost more and provide less	6/29/2016 2:14 PM
811	what legal rite do they have to raid our trust fund to pay for other things. the teachers put not one dime into our trust fund how can this be legal. perhaps you should try to take the money out of the state judges fund and find out if they think you it legal to break their fund.	6/29/2016 2:06 PM
812	1) a guarantee that I will receive my promised benefits for the rest of my life and my wife's life	6/29/2016 2:04 PM
813	Will any of our retirement funds be reduced, ever?	6/29/2016 2:01 PM
814	If this plan is to merge pensions because one of the three is lacking funding, which one? Will the merger create another taxpayer / retiree funded political entity?	6/29/2016 1:50 PM
815	Why would we rely on your guarantee that we would be "taken care of?" Politicians have notoriously short memories when it comes to money. After a short time I'm sure you'll find something else you feel is a better way to spend it. Even if you don't, what guarantees will we have that those who follow after you will honor the agreement? Will we still have 100 percent medical coverage? Will our wives still be provided for after we die?	6/29/2016 1:48 PM
816	That LEOFF1 maintain control as it is very apparent that TRS1 can not control their own retirement program.	6/29/2016 1:39 PM

## (Test) SCPP Merger Study

817	I know that the State wants to use LEOFF 1 funds to bail out the TRS 1. We did not cause the shortage. We do not want to have our funds used by the State to bail TRS 1 out!!!!	6/29/2016 1:33 PM
818	Leave as same all be gone few years we are going fast	6/29/2016 1:33 PM
819	What is the reasoning behind the merger?	6/29/2016 1:33 PM
820	All of the above	6/29/2016 1:32 PM
821	proper funding to a larger system that would be insufficiently funded.	6/29/2016 1:28 PM
822	Clearly, I wouldn't support any proposed merger.	6/29/2016 1:07 PM
823	LEOFF 1 remains a separate closed system, defined benefit, administered as it is currently.	6/29/2016 1:06 PM
824	Above.	6/29/2016 1:04 PM
825	What is the cost to our retirement fund and how secure would it be for us in the future?	6/29/2016 1:03 PM
826	See above	6/29/2016 1:02 PM
827	Local leoff boards involvement	6/29/2016 1:00 PM
828	Would LEOFF 1 have reduced benefits? What is the thinking in regard to the current medical coverage for LEOFF 1?	6/29/2016 12:52 PM
829	my pension would be negatively impacted	6/29/2016 12:40 PM
830	no changes to the LEOFF 1 plan.	6/29/2016 12:39 PM
831	Leave LEOFF 1 benefits ALONE!	6/29/2016 12:38 PM
832	The safety and security of Leoff I	6/29/2016 12:29 PM
833	Restore Plan 1 COLA for TRS 1. Maintain \$150.00 medical benefit for over 65 funding for PEBB.	6/29/2016 12:20 PM
834	No merger	6/29/2016 12:20 PM
835	AGAIN WHY ??? If the Legislators and the Investors didn't do their jobs in properly funding the schools, why penalize us???? The legislature is simply looking for a "quick fix" to make themselves look good!	6/29/2016 12:10 PM
836	Keeping the Leoff 1 system fully funded and actuarially sound.	6/29/2016 12:10 PM
837	Now we would have two underfunded retirement plans according to the State Actuarial office. How would that be corrected?	6/29/2016 12:10 PM
838	If a merge is done, and ters1 is not solvent, what will happen to my retirement funds?	6/29/2016 12:06 PM
839	Making sure LEOFF 1 Does not loose money from its funds, or future benefits.	6/29/2016 12:04 PM
840	The health of LEOFF 1 is impaired. The medical part being lost. Earnings on assets are lost (Sec 14 (4) (a) line 5 and 6. (SB 6668). and Loss of CPI benefits	6/29/2016 12:02 PM
841	The real world impact on my retirement.	6/29/2016 12:02 PM
842	do not	6/29/2016 12:00 PM
843	Guaranteed funding for LEOFF 1	6/29/2016 11:55 AM
844	Obviously our benefits remaining intact, I guess our good investing and rainy day fund would be gone for those that wasted theirs.	6/29/2016 11:53 AM
845	That LEOFF1 would remain intact and fully funded.	6/29/2016 11:51 AM
846	That the legislature quit trying to use smoke and mirrors as temporary fixes and do the job they were elected to do which is to fund the legal requirements. Education, state funded retirements, health care, state payroll and all other constitutionally mandated.	6/29/2016 11:46 AM
847	Keep fire with fire retirements	6/29/2016 11:44 AM
848	Future financial viability.	6/29/2016 11:40 AM
849	Who will have control of LEOFF 1 funds and the new system if there is one and why do LEOFF 1 members have to give there contributions up because another plan was mismanaged its our money not anyone else's	6/29/2016 11:33 AM
850	It should not get to this point.	6/29/2016 11:18 AM
851	Long term stability of merged plan, ability of the plan to remain solvent.	6/29/2016 11:14 AM
852	Loss of benefits.	6/29/2016 11:13 AM

## (Test) SCPP Merger Study

853	My biggest concern is that any merger would most likely do away with our local boards and therefor we would begin to see benefits slowly melt away as there would be no one to fight for us.	6/29/2016 11:12 AM
854	That our pension would be 120 percent available, not 87 percent.	6/29/2016 11:11 AM
855	THAT THERE WOULD BE NO FINANCIAL IMPACT AGAINST ME AND MY WIFE.	6/29/2016 11:09 AM
856	An updated actuarial valuation report needs to be issued, and an experience study with updated assumptions should also be part of these discussions if you want to have the most up-to-date data and analysis. Sufficient notification of any merger plans should be given to all interested parties, rather than trying to ram something through.	6/29/2016 11:07 AM
857	no mergers what so ever	6/29/2016 11:05 AM
858	That each system has meaningful input.	6/29/2016 11:01 AM
859	How is this fair LEOFF 1 invested properly and did not loose money when .COM collapsed.	6/29/2016 10:56 AM
860	Full funding of LEOFF 1 pension	6/29/2016 10:55 AM
861	I do not trust the Legislature that my benefits would not be effected.	6/29/2016 10:54 AM
862	That our benefits stay the same by RCW	6/29/2016 10:48 AM
863	How is this question any different than the questions above? LEOFF 2 plan members do not contribute enough to their pension plan to provide for future benefits. LEOFF 2 members receive their pension based on 100% of their compensation including special duty pay, overtime, longevity pay, and more. These members are allowed to spike their pay during the last years of their service to receive outsized pension benefits. These benefits last for their entire retirement but were not paid for during their complete service career. Now you want LEOFF 1 members to take the risk of relying on a failed pension system (TRS 1 or LEOFF 2) for their future retirement benefits. Would individual legislators make this sacrifice? Why not merge the legislator's retirement system with TRS 1 or LEOFF 2? The legislature has a history of stealing dollars from tomorrow to pay for today's needs. This pattern is exactly what has created todays crisis. When the state received a settlement from the tobacco industry they immediately cashed in the annuity to pay for immediate benefits. Today the dollars for smoker's medical expenses is gone and the legislature is forced to take the money from another legitimate need. I would very much like to see the legislature acknowledge the cost of government and create a revenue stream that actually lined up with both current and future expenses.	6/29/2016 10:47 AM
864	The State is largely responsible for TRS 1 being in trouble. Why would I believe they won't Rob LEOFF I and mishandle the funds to the point of having Two retirement funds in trouble? Leave LEOFF I alone until we are all dead and then take the remainder of the account.	6/29/2016 10:47 AM
865	None	6/29/2016 10:47 AM
866	Leoff1 is able to meet its obligations. If combined with the teachers, both will be short of thier obligations.	6/29/2016 10:42 AM
867	Cost to taxpayers, active members, and employers is a concern.	6/29/2016 10:41 AM
868	I would like a guarantee, from the legislature, for all LEOFF 1 members that their current pension benefits would not be decreased or negatively affected by the merger,	6/29/2016 10:36 AM
869	Is it legal to mix funds between different plans?	6/29/2016 10:30 AM
870	A rock solid guarantee that such a plan be administered by the LEOFF board with little if any imput from TRS. TRS has failed and cannot be relied on to offer any improvements what so ever.	6/29/2016 10:02 AM
871	That I don't want any of my pension moneys to leave the LEOFF I system until the last member of the system, including dependents that are drawing on the plan are deceased. Then if there is anything left that money should go to LEOFF II.	6/29/2016 10:00 AM
872	same as #3: impacts on current pension guarantees and costs to employees or employers	6/29/2016 9:57 AM
873	Will TRS 1 pay enough to fund their plan including their funding of the Democratic party?	6/29/2016 9:46 AM
874	Having anything on my pension plan to build on and have security	6/29/2016 9:41 AM
875	Would there be any negative consequences of this merger?	6/29/2016 9:37 AM
876	Same as above. Impacts to retirees and their spouses.	6/29/2016 9:28 AM
877	Why	6/29/2016 9:25 AM
878	I am opposed to a merger.	6/29/2016 9:08 AM
879	open the committee on pension policy to any public member or volunteer not just those appointed for specific purpose that have something to gain by the decisions the committee makes.	6/29/2016 8:43 AM

## (Test) SCPP Merger Study

880	See above	6/29/2016 8:36 AM
881	Would Retirement Check amounts be reduced?	6/29/2016 8:27 AM
882	Why take funds from a fully funded plan, apply them to an underfunded plan with the result being two underfunded plans?	6/29/2016 8:20 AM
883	That my current benefit package does not change, now or in the future.	6/29/2016 8:19 AM
884	Why are you doing this? The state gets our funds when we are gone anyway. Why tie it up with an occupation that's worse debilitating concern is breathing eraser dust or writers cramp?	6/29/2016 8:10 AM
885	My retirement will change.	6/29/2016 8:02 AM
886	No plan merger	6/29/2016 7:59 AM
887	You raided the TRS1 plan and why should we think you wont raid the new plan.?.The LEF1 is solvent and should be left as is.	6/29/2016 7:52 AM
888	My leoff 1 retirement based on my best 5 years including court time overtime off duty and on an on	6/29/2016 7:48 AM
889	Is it legal? If a new Legislature comes into office can they change anything? I feel you should just leave well enough alone!	6/29/2016 7:47 AM
890	there will be no change in my benefits	6/29/2016 7:46 AM
891	What's the motive behind this, and who profits from it?	6/29/2016 7:45 AM
892	No loss, or chance of loss of benefits should there be a market downturn or other financial problem. Those who have EARNED their pension benefits must have priority. Those whose pensions are underfunded because of a flawed system, should not cause a reduction in current or future benefits.	6/29/2016 7:38 AM
893	Ongoing funding of LEOFFII retirement system. Improvements in LEOFFII health care at retirement. Guarantee that the TRS system would be fully funded forever.	6/29/2016 7:32 AM
894	Over time because of miss management, our system will be in the same shape as TRS1 is now.	6/29/2016 7:28 AM
895	That LEOFF 1 members and their families will not be taken care of as agreed.	6/29/2016 7:25 AM
896	What are the fiscal impacts? What are any impacts on the other LEOFF plans and TRS plans? Both short term impacts, and long term impacts.	6/29/2016 7:23 AM
897	Some reasonable compensation, not the insulting \$5,000 proposal in SB6668.	6/29/2016 7:21 AM
898	I would be concerned that 100% of the balance in LEOFF1 would not be transferred into TRS1. I would assume some "skimming" would take place, although they certainly wouldn't refer to it that way.	6/29/2016 7:14 AM
899	How would this merger effect my existing pension.	6/29/2016 7:07 AM
900	Concerned that changes would downgrade benefits,	6/29/2016 7:06 AM
901	The primary concern will always be how to fully fund these plans.	6/29/2016 7:01 AM
902	How am I going to be compensated for using my retirement monies	6/29/2016 6:55 AM
903	Same as above. And, are the 3 listed far superior to PERS 1? If so - WHY? Why not merge TRS 1 & PERS 1? Is TRS 1 being offered something that PERS 1 will NOT receive...do they have the better LOBBYISTS!?!LEOFF members faced different hazards where the teachers did NOT. TRS 1 & PERS 1 are similar - NOT LEOFF 1 & TRS 1. AND each were PROMISED their negotiated / agreed to benefits. Would this be a DOWNGRADE to LEOFF or more likely, an UPGRADE to the teachers?!?! Is that why PERS 1 is being excluded?	6/29/2016 6:49 AM
904	How can we be sure that we are protected	6/29/2016 6:44 AM
905	Guarantees of funds for retired LEOFF I members until all persons in that group are gone from this earth. Future remaining LEOFF I funds put into LEOFF II pension group when all LEOFF I members are gone.	6/29/2016 6:35 AM
906	Why the legislature wants to turn a fully funded plans into TWO underfunded plans, just so they do not have to fund their portion of TRS1	6/29/2016 6:27 AM
907	My concern would be that our leoff 1 benefits would be diluted.	6/29/2016 6:14 AM
908	how does this impact the sustainability or LEOFF 1 member benefits?	6/29/2016 6:02 AM
909	Don't want a merger!!	6/29/2016 5:43 AM
910	Protection of LEOFF1 from the way the teachers' retirement was robbed and raped by the legislature.	6/29/2016 5:27 AM

## (Test) SCPP Merger Study

911	Leave us alone!!!!	6/29/2016 5:19 AM
912	How will the current LEOFF1 benefits addressed so that no changes will be made to them?	6/29/2016 5:19 AM
913	See above question. Also the concern, my retirement losing its money because the TRS 1 and or the State did not place enough money in their retirement in the first place!	6/29/2016 5:13 AM
914	Is this merger even legal? What is the stated purpose of this merger? How does this proposed merger benefit LEOFF 1. All LEOFF 1 monies are supposed to be for the benefit of LEOFF members ONLY, how does this proposal benefit anyone but the State and TRS?	6/29/2016 3:46 AM
915	What affect will it have on myself or my wife down the road? Will my wife lose out of my pension, should I pass before her?	6/28/2016 11:48 PM
916	Merge TRS1 with TRS2	6/28/2016 11:42 PM
917	You will merge a fund that was solvent, with one that never bothered to keep on track ... LEOFF1 is not responsible for TRS1's failures.	6/28/2016 11:15 PM
918	Solvency. What would change for us as far as receiving our retirement payments?	6/28/2016 10:29 PM
919	That they are taking a plan that works well to boost they other plans please work on a plan to fix TRS 1 and LEOFF 2 on there own merit,	6/28/2016 10:21 PM
920	Health benefits for TRS personnel	6/28/2016 10:15 PM
921	Why are you not returning our cost of living adjustments?	6/28/2016 10:01 PM
922	The same as #3.	6/28/2016 9:57 PM
923	My biggest concern is how this will remedy a sick pension fund by destroying a solvent pension fund.	6/28/2016 9:24 PM
924	My main concern is that the Leoff I plan would not be as solvent as it is today.	6/28/2016 9:24 PM
925	There were a lot of hard feelings the last time by LEOFF II reps lying about LEOFF I being in agreement with LEOFF II on the merger, and the latter's misinformation on their intentions to get into LEOFF I funding. Comingling of funds not acceptable	6/28/2016 9:22 PM
926	How to prevent the legislature from trying to make more changes down the road if this happens.	6/28/2016 9:20 PM
927	Will the legislature take money from LEOFF for purposes other than the two pensions plans.	6/28/2016 9:05 PM
928	The loss or reduction of my pension.	6/28/2016 8:53 PM
929	Full funding for the remaining leoff 1 members	6/28/2016 8:39 PM
930	Full funding of the LEOFF benefits at the continued rates.	6/28/2016 8:29 PM
931	maintenance of prior promised benefits	6/28/2016 8:23 PM
932	The teachers retirement ifund s not as strong as the LEOFF retirement	6/28/2016 8:04 PM
933	Seamless continuity in the personnel and methods of handling and administering the LEOFF I pension. (no mixing of TERS & LEOFF or adding outside personnel) I have a strong concern that the LEOFF1 surplus will not just be used to help TERS1 but will be siphoned off to fund who knows what. If the surplus were exhausted and the economy turned sour, I have no belief that the legislature would fund the short fall.	6/28/2016 7:58 PM
934	Our LEOFF system is funded, leave us alone.	6/28/2016 7:50 PM
935	To many to list!!!!!!!	6/28/2016 7:39 PM
936	we, LEOFF 1 have a retirement system that is well funded, why should we be forced to become part of the TRS 1 system that is NOT.	6/28/2016 7:39 PM
937	Same as above	6/28/2016 7:39 PM
938	My concern would be the MERGER!	6/28/2016 7:35 PM
939	That my benefits would remain 100% the same as they are now	6/28/2016 7:27 PM
940	Leave it alone.	6/28/2016 7:19 PM
941	Same as 3	6/28/2016 7:17 PM
942	leaving leoff 1 alone	6/28/2016 7:16 PM
943	Who is going to ensure that LEOFF1 members have their rights protected and our financial security will be maintained?	6/28/2016 7:09 PM

## (Test) SCPP Merger Study

944	See above...	6/28/2016 7:07 PM
945	Refer to question 3.	6/28/2016 7:05 PM
946	No merger	6/28/2016 7:04 PM
947	The threat of elimination of local boards...	6/28/2016 6:37 PM
948	The State taking the surplus away from the LEOFF 1 plan and using it for other then its intended purposes. Using the surplus up prior to the last person expiring. People in charge of plan who are not familiar with it and resulting in benefits being unlawfully denied. Using LEOFF 1 to partially prop up other non funded retirement systems.	6/28/2016 6:26 PM
949	Long term benefits changed from what is covered now--will LEOFF money pay for increased benefits for the teachers that weren't in their contract before	6/28/2016 6:25 PM
950	What is the plan once the LEOFF1 funds have been exhausted? Who will be the next financial target of opportunity to compensate for the Legislature's ongoing lack of fiscal and ethical responsibility to the members of the Washington State Retirement System.	6/28/2016 6:22 PM
951	What would TRS contribute from the beginning or are they already down the tube, like it sounds.	6/28/2016 6:13 PM
952	Not to do it	6/28/2016 6:11 PM
953	Monies in the plans are not returned to the general fund or divert for anything but pensions once there are no longer any members of beneficiaries. That benefits to current members are not reduced in any way.	6/28/2016 6:07 PM
954	Why are we merging retirement dollars from Firefighter & Law Enforcement with the Teachers retirement system?! If you are going to merge, then LEOFF 1 and LEOFF 2 should be the two.	6/28/2016 6:06 PM
955	Concerned that future sufficient invested funds would be set aside and dedicated to current LEOFF 1 members existing pension and medical benefits.	6/28/2016 5:58 PM
956	Is this a raid of the fund by the legislature?	6/28/2016 5:57 PM
957	Theft of funds A Law suit in Alaska found the "excess" funds had to be returned to the members and the State for their contributions. Other than that the funds should remain frozen as Leoff One. I have no problem with the State taking their share when it is proven the plan remains solvent until the last member dies. Other than that look up the Alaska case law. The State is not trusted.	6/28/2016 5:54 PM
958	No benefit changes for retiree or spouse. benefits as promised	6/28/2016 5:48 PM
959	Loss of benefits	6/28/2016 5:45 PM
960	The other systems are dramatically different.	6/28/2016 5:43 PM
961	I invested in a retirement I maybe overinvested? why can't I just Keep my money in the system and increase my retirement?????	6/28/2016 5:41 PM
962	See above.	6/28/2016 5:38 PM
963	What guarantee would their be that LEOFF 1 wou7ldn't go into default in a combined system	6/28/2016 5:37 PM
964	No harm to plan members.	6/28/2016 5:36 PM
965	What's next? I can come up with some REAL suggestions if you need help!	6/28/2016 5:32 PM
966	1. Will existing benefits, COLA and Disability Boards be protected in writing. 2. Can the legislature ever be in a legal position to reduce benefits.	6/28/2016 5:30 PM
967	That I not lose anything if there is a merger	6/28/2016 5:30 PM
968	LEOFF I is funded and we retirees are taken care of because of this. I don't trust the government "promising" that they continue to take care of us. As we have seen in the past the economy can take drastic dives. Besides, as I understand if they merged both plans would be underfunded.	6/28/2016 5:28 PM
969	LEOFF 1 is solvent and others are not ! Please do not steal our fund, into which we paid, to add funds to other systems. We want to keep our local pension board administered locally not by some unknown voice in Olympia.	6/28/2016 5:24 PM
970	Don't they have more important business to tend too. Don;t try to fix something that is not broken. Leave the LEOFF 1 system in place until there is no one eligible to collect benefits then the state can take the funds left and do with what ever they wish. Whats the hurry?	6/28/2016 5:21 PM
971	How would this effect the surviving members of LEOFF 1 members.	6/28/2016 5:07 PM

## (Test) SCPP Merger Study

972	No present or future changes to the actual contractual arrangements as now constituted with my LEOF 1 retirement. It is unfortunate but when the powers to be start changing things in order to satisfy their immediate needs, usually it means the slow but long term deterioration of things as they are now. Especially when we are talking about money. I signed with LEOF 1 a long time ago and did my service and was promised this retirement. Stick with what was promised and contracted and signed for.	6/28/2016 5:05 PM
973	Keep your money grabbing hands off my pension! It is one of only a couple of plans that are actuarial sound. Why doesn't the legislator adequately fund L2 and the TRS.	6/28/2016 4:55 PM
974	Equity. There is nothing equitable about stealing from one fund to pay for one that was not funded responsibly. This is not our fault or our problem to fix.	6/28/2016 4:55 PM
975	Continuation of the benefits promised to me when I became a Police Officer.	6/28/2016 4:50 PM
976	Same as above.	6/28/2016 4:50 PM
977	That the LEOFF 1 funds are being used to make up contributions that the State has failed to make for a entirely different group. It has taken many years and a great amount of effort to ensure that the LEOFF contributions were made to keep them fully funded.	6/28/2016 4:25 PM
978	That the government in no way touches the funds to backfill their other priorities. That it remains fully funded. That we (LEOFF II) don't merge with a "lesser" plan.	6/28/2016 4:18 PM
979	Over funding and negatively impacting LEOFF 2.	6/28/2016 3:55 PM
980	PERS1 members don't even have a COLA any more!	6/28/2016 3:52 PM
981	medical coverage survivor benefits	6/28/2016 3:44 PM
982	Leoff benefits not be reduced	6/28/2016 3:33 PM
983	Plans for future funding of ALL retirement funds at 100%.	6/28/2016 3:21 PM