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September 28, 2014

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OCT 22 2014

Office of the WA State Actuary
2100 Evergreen Park Drive SW #15
Olympia, WA 98502

Office of
The State Actuary

Office of the WA State Actuary:

My name is Geri Rohlff and I have been teaching in the state of Washington for 25 years. Prior to that, I taught for a bit in California and was a paralegal for eight years before that. In short, I'm a 61 year old teacher of English who has worked for a long time, corrected millions of papers, and I need your help.

I have a concern regarding my move from Plan 2 to Plan 3 back in the early 2000 times when we were all coaxed to do it with the idea we would have gainsharing, COLAs, and make a ton of dough through our contributions to the DRS WSIB investment program—TAP. I moved over. You know the story with the two stock market crashes, the gainsharing put on temporary removal, then the Supreme Court finally making a ruling. We know teachers who have taught 30 years may retire at 62 without penalty. This is where my concern begins. I have taught over 32 ½ years, with a clear majority of them (25) in this state, yet I was coaxed, just like the others in Plan 2, to move to Plan 3. They moved, they may now exit at 62, but I can't without penalty—a 9% penalty when you consider all three years. Is that fair? I've worked very hard for this state of Washington.

People who moved to Plan 3 from Plan 2 did so for the exact same reasons I did. I am asking for the same option to exit at 62 without penalty. If you look at it, the others got an advantage out of the gainsharing going away, but what did I get? Nothing! There is a *small* group of people in this unfair situation. Where is the equity? Shouldn't all people who moved from Plan 2 to Plan 3 be grandfathered into this "no penalty at age 62" handshake?

I'm not talking about the people who were hired under Plan 3. They know what they got into when they signed up. I could have stayed on Plan 2 but I moved to Plan 3 due to what now appears to have been false advertising.

Is there anything in the works to grandfather in the people in my situation? I'm a hard-working logical teacher who gets up at 5AM and walks for 50 minutes before going into work so I can get my endorphins going. I stay healthy, in shape, and I love my students, but there comes a time when enough is enough. My mother retired in San Francisco at 60 and I thought she was ancient! I'm now beyond that!

Bottom line: I would like to retire at age 62 without penalty. I feel the teachers *who were coaxed into Plan 3* from Plan 2 should be grandfathered into the 62 without penalty—just like those who taught all 30 years in WA.

Please help make this happen OR tell me who I should contact to be heard.

Thank you for listening,



Geri Rohlff
Language Department Chairperson Auburn Riverside High School
2007 National Teachers' Hall of Fame inductee
2004 Wal-Mart WA State Teacher of the Year
2005 Washington State Puget Sound TOY

geriROHLFF@gmail.com

Hyde, Elizabeth

From: Nichols, Devon
Sent: Thursday, October 23, 2014 2:38 PM
To: gerirohlff@gmail.com
Subject: FW: Correspondence Received

Ms. Rohlff,

Thank you for your letter to the Office of the State Actuary (OSA) dated September 28, 2014. This correspondence was received by OSA on October 22, 2014.

OSA is a non-partisan agency providing technical assistance to the legislative and executive branches, as well as staff for the Select Committee on Pension Policy (SCPP). The SCPP is a recommending body that studies pension related issues in the state of Washington. Its membership includes legislators, employer and employee representatives, and the agency directors of the Department of Retirement Systems (DRS) and the Office of Financial Management. Our office will provide a copy of your letter to all members of the SCPP at its next regular meeting. Correspondence to the SCPP is posted to the website weekly and can be found on the Correspondence page of the SCPP site www.leg.wa.gov/SCPP/Meetings/Pages/Corr.aspx.

In response to your specific question, there is no current plan to study TRS Plan 3 early retirement factors by the SCPP.

As provided in SCPP Rule 8(c), the Executive Committee sets the agendas for the full SCPP. The SCPP typically receives many requests to study various issues each interim, and while not all of them will be studied, all suggestions will be made known to the Committee. You can view the agendas and track the progress of issues studied by the Committee by visiting the SCPP website www.leg.wa.gov/SCPP/Pages/default.aspx.

Based on the information provided in your letter, you may be able to use your out-of-state teaching experience to qualify for unreduced retirement at age 62. If you haven't already done so, I encourage you to contact DRS for further information regarding your options for early retirement. In the meantime, the following link directs you to DRS's fact sheet on using out-of-state service credit to qualify for early retirement in Washington <http://www.drs.wa.gov/publications/member/trs/tree3.htm> .

Sincerely,

Devon Nichols

Policy Analyst

Office of the State Actuary

P.O. Box 40914

Olympia, Washington 98504-0914

Phone 360.786.6145

Fax 360.586.8135

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This e-mail, related attachments, and any response may be subject to public disclosure under state law (Chapter 42.56 RCW).

From: Office State Actuary, WA
Sent: Wednesday, October 22, 2014 4:54 PM
To: gerirohlff@gmail.com
Cc: Nichols, Devon
Subject: Correspondence Received

Good afternoon, Ms. Rohlff,

Thank you for contacting our office. Devon Nichols, Policy Analyst, will be responding to your request.

For future reference, Devon's contact information is devon.nichols@leg.wa.gov, 360-786-6145.

Office of the State Actuary

P.O. Box 40914
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Phone 360.786.6140
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Visit the SCPP at:

<http://www1.leg.wa.gov/SCPP/default.htm>

Visit the OSA at:

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