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**From:** Ernest Mikami <[emikami@yahoo.com](mailto:emikami@yahoo.com)>  
**Sent:** Saturday, December 19, 2020 10:46:35 AM  
**To:** Schoesler, Sen. Mark <[Mark.Schoesler@leg.wa.gov](mailto:Mark.Schoesler@leg.wa.gov)>  
**Subject:** Roth Option for DCP

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Senator Schoesler,

I have recently sent a correspondence to the Office of State Actuary for review by the Select Committee on Pension Council in regard to offering a Roth Option to the State Deferred Compensation Plan (DCP). Such option was allowed by federal legislation since January 1, 2011. I have made a request to DRS at least annually for many years but their response started out as we'll look into it, to we'll do it, and at some point, they even had a delivery date. But that delivery date was long past and their current response is that they cannot commit to any delivery date or for that matter not even a start date. Aaron Gutierrez, Senior Policy Analyst at Office of the State Actuary belittled the request claiming the Roth option isn't necessarily a better option and circumstance is what guides the choice and completely ignored my claims of situations where the Roth option may benefit even in cases where income level is lower in retirement than during the year of contribution. Unless the claims are reviewed properly, he nor anyone else can determine the magnitude of impact and its urgency. Without such analysis, DRS is left to make its own decision to delay starting the project indefinitely as it has done so far. In the mean time, 78% of the states offer a Roth Option to its employees. Washington State is now among the only 11 states which does not offer a Roth option to any of its retirement plan. I appreciate it if someone seriously look at my claims which will show up in the correspondence section in the Select Committee on Pension Council and confirm each of them so the committee better understand the impact and urgency. This analysis must be done outside the influence of DRS which to this date seem to have its own agenda to not do this work for one reason or another. Resource limitation cannot be used as an excuse as states with far less resource was able to offer a Roth option. Some states offered a Roth option on the first date it was allowed on January 1, 2011 and many others followed within a few years. I fail to understand why we cannot even start after 10 years of waiting.

Thank you,

Ernest Mikami

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