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**From:** K and J Armagost <mvarmagost@gmail.com>  
**Sent:** Monday, November 7, 2022 10:30 AM  
**To:** Office State Actuary, WA  
**Subject:** Plan 1 COLA for TRS

**CAUTION:**External email.

Dear Sir;

I'm in the Plan 1 retiree pool and would like to thank you for seriously looking into the plight of those of us in this situation.

Among others like me, I'm getting old enough that the classic senior citizen scenarios (medicine or gas for the car?) are no longer just abstract stories in the news but are realities hitting me in the face whenever I sit down to pay bills.

In my case, my husband's advanced dementia requires 24/7 care which costs \$7500 per month. I go daily to feed him, provide many of the consumables and do all his laundry in an effort to cut the cost of his care. My own living expenses are paid for by my DRS pension and Social Security. I come out barely even at the end of the month but with increases in almost every aspect of life that's not going to be the case in 2023.

In addition, there is no cushion for unexpected expenses. I pray I don't end up needing special care like he does because there is no way to cover that kind of expense. Right now my appliances are all 20 plus years old, my fence is sagging dangerously, etc, etc. And you know how much it costs to fix those sorts of things.

I could go on and on about what runs through my mind each night when I'm trying to sleep but you have no doubt heard these tales before. So I simply want to ask you to be as generous as you can with the COLA for those of us on Plan 1. There really is a huge need.

Sincerely,

Kathryn Armagost  
926 Digby Road  
Mount Vernon, WA 98274

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