

From: [Jo Caldwell](#)
To: [Office State Actuary, WA](#)
Subject: Plan 1 pension increase needed
Date: Tuesday, October 11, 2022 5:23:08 PM

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I am a Plan 1 retiree. I retired in 1997. Knowing that my pension and Social Security provided a very limited income, I went to work at a non-profit for an additional 20 years. While the salary I earned there was not generous by any means, and there were no retirement benefits, without working those additional 20 years, I would now be struggling to make ends meet. While I am grateful for the three small cost-of-living increases that I have received, they don't even come close to covering the increases I have had in my taxes, food costs, medication increases and health insurance to name just a few.

During my career, my salary and resulting pension were nowhere near what current educators receive. Yet pension plans for current teachers are far more generous and include automatic cost-of-living increases.

I am frustrated when I see all the other plans and current workers getting increases that help to offset inflation. Meanwhile, my pension is going backwards.

I am respectfully asking you to consider a minimum 7% cost of living increase. Those of us who served many years ago need help now. Please take action to increase our pension payments.

Thank you,
Jo Caldwell

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