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**From:** Edith Ruby <eruby98103@yahoo.com>  
**Sent:** Friday, April 15, 2022 9:47 PM  
**To:** Office State Actuary, WA  
**Subject:** Plan 1 COLA

**CAUTION:**External email.

As a Plan 1 retirees look forward to the rest of my life, my greatest fear is not death (which is certain) but running out of money before I die. I believed when I retired that by living frugally and receiving small yearly increases to my pension with the UCOLA I would be able to live independently or afford assisted living if this became necessary. With the unexpected elimination of the COLA that I had counted on and a pension shrunk by increasing inflation, the possibility of a long life has become more of a curse than a blessing.

Every year Plan 1 retirees have appealed to members of the SCPP to restore some financial certainty to our lives by supporting restoration of a yearly COLA. Yet we have received only three COLAs in twelve years. Purchasing power of our pensions has shrunk by as much as 40%. Financially planning for our remaining years is no longer possible. Please help remove that constant cloud of financial anxiety hanging over us by recommending to the legislature that they allocate funds for a Plan 1 COLA every year until it is financially feasible to restore a guaranteed yearly COLA similar to that of all other state retirees.

Thank you for your service to the state and be thankful you are not Plan 1.

Sincerely,  
Edith Ruby, 2006 retired teacher

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