

**From:** [Edith Ruby](#)  
**To:** [Office State Actuary, WA](#)  
**Subject:** Lack of full Plan 1 COLA information gave those retiring false choice  
**Date:** Saturday, October 15, 2022 12:26:38 PM

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Dear SCPP members,

The Briefing Paper for your October 18 meeting points out that Plan 1 members at time of retirement had choice of full pension amount with Uniform COLA at age 66 or optional CPI-based COLA with actuarially reduced retirement allowance at any retirement age. For a member taking retirement well before age 65 the guaranteed COLA with reduced pension amount might have been a reasonable choice. For those of us retiring at age 65 or later with a Uniform COLA starting at age 66, this would not have been a financially reasonable choice. It might have been worth considering, had we been informed at time of retirement that the legislature had the power to rescind the Uniform COLA. WE WERE NOT GIVEN THIS INFORMATION. Neither DRS at its pre-retirement workshops nor in the paperwork we were given at time of retirement was this possibility mentioned. A "choice" given without full information is not a true choice. We were, to put it simply, deceived by our long time employer, the state of Washington.

I strongly urge you, as SCPP members, to recommend to the legislature at this time, a permanent COLA for Plan 1 members based on our full retirement salary similar to that of all other state retirees. We have already suffered losses of up to 40% of our pensions' purchasing power. With no assurance of regular cost of living adjustments, the legislature has robbed us, its oldest retirees, of the ability to plan for our future needs. We need your help now.

Sincerely,  
Edith Ruby, 2006 TRS Plan 1 retiree

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