From: Monica Turner < monicaturner 1575@gmail.com>

Sent: Wednesday, April 20, 2022 8:53 AM

To: Office State Actuary, WA **Subject:** Overlapping service credits

Categories: Lindsey

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To Whom It May Concern,

I recently became aware of an unfortunate issue with overlapping service credits for dual members of first class city. Currently, it is illegal to earn more than one monthly service credit. A person who works for two different government agencies at the same time only earns retirement credits from one of the agencies if one of those jobs is full time. For instance, a person who works full time for the City of Seattle M-F and part time at Harborview Hospital S-S would only earn service credit at the City of Seattle. Why? Why punish hard working people?

Retirement is difficult to attain. Study after study shows that most Americans don't have enough money saved to retire. The State of Washington should work to improve this situation.

Speaking of the State of Washington, it doesn't pay as well as other governments in western Washington such as Seattle, King County, Edmonds, and Snohomish. A common problem for the state is the high turnover rate of state employees. It was stated in one study that Washington state basically trains people to work somewhere else for more money doing the same job.

I believe that allowing people to earn more than one monthly service credit when they work two government jobs at the same time would greatly benefit the State of Washington. It would be a perk that could help retain employees. It would also help the them attract employees.

Please change the law so that government employees in First cities can earn more than one monthly service credit. It isn't right to take retirement benefits away from hard working public servants.

Thank you for your time.

Best regards, Monica Turner

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