

(Test) SCPP Merger Study

**Q3 If the Legislature proposed a plan merger, what QUESTIONS would you like answered?**

Answered: 1,048 Skipped: 373

#	Responses	Date
1	Why did they not properly manage TRS 1 in the first place? TRS and Leg. agreed to decrease contributions years ago in a cost savings effort. Now that TRS is underfunded the LEG is scrambling. Why?	8/30/2016 6:37 PM
2	Explain the purpose in layman's terms why members of a solvent LEOFF 1 Pension plan should be in favor of such a move that : a) Potentially puts their plan at risk; b) Utilizes our benefits which were in place when we retired to that plan. c) Strikes of misrepresenting LEOFF members by wanting to change the game plan when convenient for fixing another pension plans fiscal problems.	8/30/2016 2:21 PM
3	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	8/29/2016 4:05 PM
4	How will affect current retirees down the road? Would medical benefits be affected? Why the need for a merger of any kind?	8/29/2016 2:57 PM
5	How would this benefit me.	8/26/2016 1:05 PM
6	Why? How come the TRS 1 system needs assistance from the LEOFF 1 system? Who is responsible for that systems failure to remain solvent?	8/19/2016 11:52 AM
7	What is the goal of doing this?	8/17/2016 9:28 PM
8	What improvements to LEOFF II are possible with surplus funds from LEOFF I	8/17/2016 3:49 PM
9	1. What is the legal basis which leads the proponents of this bill to assert it's legality? 2. Is the \$5,000 payment to LEOFF 1 members a tasteless carrot to buy off members and satisfy legal issues? 3. What is the reasoning behind taking one funded pension, combine it with an unfunded one to make one bigger unfunded one (this when there is currently a plan in place to fund the latter)? 4. A prior plan to take from the surplus of LEOFF1 plan was promoted and had this happened with the fall of markets in 2007 LEOFF 1 would most likely be underfunded at this time. What are the future plans for these types of occurrences? 5. Followup question, given no assurances can be made, for the future why would those in favor want to take this chance? 6. Given the theory behind representative government, why would legislators devise a plan which would take away fair representation from one group who's funding is disproportionately more in favor of the other? 7. Years ago Seattle Police and Fire Fighters used to negotiate with the City but the realization came that our jobs and concerns had similarities but were uniquely different, I think the same holds true for TRS 1 and LEOFF 1; how can the unique interests of both be addressed through one body?	8/15/2016 5:22 PM
10	How does the Legislature justify taking money that belongs to the LEOFF1 members/retirees/beneficiaries and giving it to another retirement system? What is the legal basis? What about legal opinions that say the systems can't be merged? What happens to the disability boards? What changes to LEOFF1 benefits (medical payments, etc.) will occur if the merger is approved? How will the Legislature pay for to defend the lawsuit(s) that will ensue if this merger is approved?	8/9/2016 10:50 AM
11	When the merged plans runs out of money, where would revenues come from to fund it? Would the LEOFF 1 employers (Municipalities & Counties) be included in funding the underfunded liability of the TRS 1 plan?	8/8/2016 10:52 AM
12	Why merge the 2 plans? There is a plan to solve under funding of TRS1, why merge? What are the IRS implications, have you run this by them?	8/5/2016 5:57 PM
13	What are the legal implications of merging two closed plans? Are there any similar examples of mergers of closed plans from other states? Has this been cleared by the IRS? If this is meant to address the underfunding of TRS 1, why is there savings to the state budget? If it is intended to address a TRS 1 shortfall, why not keep rates as planned and shorten the time it will take to reach fully funded status for TRS 1?	8/5/2016 10:21 AM

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14	1) Why merge when a plan has already been put in place to significantly reduce the TRS liabilities deficit by 2026! 2) What prevents the legislature from using the surplus of LEOFF 1 from being used to supplement the General Fund in lieu of raising business taxes?	8/4/2016 5:21 PM
15	Many, but mainly any negative effects the merger would have on the Leoff plan. The surplus if any in the future should really be used to enhance Leoff 2. Why did the state not properly fund Trs 1?? It was their duty..	8/3/2016 8:39 AM
16	Would this effect stability and safeguards for current Leoff 1 members and their families? ie; Would there be protection and provisions to avoid any benefit reduction?, Would there be any effect on Leoff 1 board funding?	8/3/2016 7:20 AM
17	Where is the benefit to LEOFF 1? I see benefit to TRS 1 and the legislature's funding issues, but no benefit to LEOFF 1. How can we receive EQUAL gain and benefit as LEOFF 1, if we are to give up overall funding percentages at 103-105%?	8/2/2016 2:52 PM
18	Why should LEOFF funds be used for TRS?	8/1/2016 9:45 PM
19	Why are they trying to punish the LEOFF I members for the poor job that the Legislature has done for the TERS I people. And why are they doing this since there is a plan for payback to TERS?	7/31/2016 7:45 PM
20	Why TRS-1 ??	7/30/2016 12:37 PM
21	Why use LEOFF 1 plan? What's the goal of merger? What if IRS doesn't approve? Is this even legal?	7/30/2016 10:12 AM
22	how it affects future retirement pay and medical costs. How will the state guarantee the same benefits we have now? Why attack LEOFF1 when the state failed TRS1?	7/29/2016 6:28 PM
23	Why are they willing to dismantle the States only fully funded retirement program to prop up an incompletely funded program? Thereby creating an additional under funded program.	7/29/2016 5:20 PM
24	Why would the Legislature wish to destroy a sound pension plan. Leoff 1 The Teachers plan is in serious condition.	7/29/2016 3:39 PM
25	What gives them the right to take our money and move it? The fund consists of money we put in as well as the matching funds by the employer. However, note that those "matching funds" counted against us when we went to contract negotiations as a part of our total compensation package. Therefore, since these were deducted from compensation raises, in actuality the entire fund contributions are from the members.	7/28/2016 1:47 PM
26	Since there is already a viable solution to solve the TRS 1 funding issue, what is the purpose of merging LEOFF 1 and TRS 1? It is my understanding that merging of pension funds requires IRS approval. What is the fallback plan if the IRS does not approve a LEOFF 1, TRS 1 merger? Would there be a provision to keep these pensions funded if market returns are lower than expected/projected? What is the insurance policy for this scenario?	7/28/2016 12:04 PM
27	Is this legal? What are the tax implications? What right do they have to our money?	7/27/2016 8:37 PM
28	Isn't there already a plan to fund TRS1?	7/27/2016 6:01 PM
29	will the financial stability of the LEOFF 1 pension program be assured and fully funded each and every year for every LEOFF 1 pensioner?	7/27/2016 5:42 PM
30	What would the State Legislature do to protect cities so that they do not incur a shift of liability for TRS 1 when our LEOFF 1 plans are fully funded?	7/27/2016 12:35 PM
31	Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals?	7/26/2016 4:24 PM
32	I would like to know what the idea is behind the merger, from the legislators point of view. It seems as though they have decided to take from one, and not just the amount they've put in, to pay for another. Highly disagree with that "business model".	7/26/2016 10:09 AM
33	Would employers continue to be responsible for 100% of medical expenses for retirees?	7/25/2016 3:33 PM
34	What unbreakable guarantee would there be that LEOFF 1 benefits would not be reduced.	7/25/2016 2:33 PM
35	Will it cost the City more?	7/25/2016 10:54 AM
36	There is already a plan to fund and take care of the TRS underfunding.... this process will spend more money and add an unnecessary bureaucratic waste of funds and time that should not happen.	7/24/2016 8:04 PM
37	There is no reason for the merger other than money.	7/23/2016 6:04 PM
38	Make sure medical stays the same.	7/23/2016 12:10 PM
39	Why are they trying to Merge Plans in the first place? What are their Intentions? what happens if the IRS does not approve of the Merger?	7/23/2016 10:23 AM

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40	How does this proposed merger benefit the LEOFF 1 retired members?	7/22/2016 3:58 PM
41	Why don't you merge LEOFF 1 and LEOFF2 together ?	7/22/2016 3:51 PM
42	What legal right does the legislature have to merge these plans or with any other plan? What safeguards would be built into the LEOFF I system to insure it remains fully funded throughout the lives of all LEOFF I members? How will the legislature be held accountable for actions it takes if plans are merged? Past failure to fund LEOFF I adequately by past legislators required LEOFF II to be established; how will they insure a merger doesn't cause both LEOFF I and TRS I to become under funded, creating a new "crisis"? Does a merger really solve a "problem" with TRS I for the remainder of the system need? If not, why would this action be taken?	7/22/2016 2:34 PM
43	Why do you think retired cops are supposed to bail out the legislature and retired teachers?	7/21/2016 11:34 PM
44	What would be a valid reason to bring another labor in on some one else surplus?	7/21/2016 10:02 PM
45	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/21/2016 6:30 PM
46	Explain why you would take monies that are fully funding one employee group that my City has previously employed to fund an employee group that my City has no responsibility to? Most local governments do not pay into the TRS and are only responsible for the LEOFF 1 retirees. These are not like employee groups.	7/21/2016 4:07 PM
47	WHY?	7/21/2016 1:24 PM
48	Since you would likely take our surplus funds to cover a weak TRS1, how are you going to fully fund LEOFF1? With a volatile stock market, the surplus could quickly be eliminated. Without the surplus our pensions and medical could disappear. Why don't you fix TRS1?	7/20/2016 10:20 PM
49	Why? This sound like the feds who robbed the Social Security to balance the budget and never paid it back therefore putting SS in trouble down the road.	7/20/2016 2:48 PM
50	Why is this needed, are we to make up for the incompetent legislature? Why are LEOFF 1 members being targeted again? What are the other retirement systems have been investigated for possible mergers? Why are you again looking to change our system, a system that we were promised would not change?	7/20/2016 2:16 PM
51	Why put a plan, LEOFF 1, in jeopardy when it's doing so well and merge it with a plan (TRS 1) that is in serious jeopardy ? OUR PLAN WOULD HAVE THE ADDITIONAL LIABILITY OF HELPING TO FUND A BADLY FINANCED PLAN. WHAT HAPPENS IF THE MONEY RUNS OUT ?	7/20/2016 12:54 PM
52	why do this? What benefit does a merger provide?	7/20/2016 12:47 PM
53	Why except for the money?	7/20/2016 10:39 AM
54	Why is Trs 1 not funded	7/20/2016 7:58 AM
55	Why, The LEOFF 1 system is doing just fine.	7/20/2016 5:07 AM
56	If any merger occurs is should be LEOFF1 & LEOFF2	7/19/2016 7:18 PM
57	Why can't the state stay with in their own budget? Why do they think they can steel from others so they can spend money?	7/19/2016 2:13 PM
58	Why is it necessary to merge the two plans that have nothing in common? Public safety and Education.	7/19/2016 9:47 AM
59	Complete solvency of LEOFF I system as exists including Local Disability boards by Cities/ counties	7/18/2016 11:43 PM
60	What is the underlying motive for such a merger? Who are the proponents? If a new "merged" system is created will the protections afforded by past policy, court decisions and other precedents be weakened? Will this give the legislature the authority to use LEOFF1 funds for other state budgets as Congress has done with Social Security	7/18/2016 10:04 PM
61	Isn't the State legally charged with funding the TRS 1? Why do legislators think it's OK to steal funds from a fully funded group who have provided for themselves, in order to meet their obligation. How does the State guarantee the continued, unchanged benefits to LEOFF I members and their spouses. Isn't it the responsibility of TRS 1 to provide for themselves as the LEOFF 1 members did. Why is the State above the law by ignoring the Court's mandate to fund TRS 1.	7/18/2016 7:48 PM
62	What is their reasoning for wanting to merge LEOFF1 with TRS1? Would this give the Legislature the ability to use funds from LEOFF1? What , if any , are the benefits / drawbacks to LEOFF1 members?	7/18/2016 4:55 PM

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63	Why is this good policy to combine plans that were funded in part by 1) school districts and 2) cities with very different responsibilities and revenue generating options granted by state law?	7/18/2016 3:18 PM
64	Merger of pension plans require approval from IRS. Didn't the bill, SB 6668 book the savings before IRS gave it's approval?	7/18/2016 2:24 PM
65	Multiple questions and concerns will be provided by separate correspondence to provide for specific answers. It is impossible to answer whether one is for or against this measure until the questions are answered.	7/18/2016 1:20 PM
66	1. Why are you trying to merge LOFF1 and TRS1 when there is already a plan to solve the TRS1 underfunding. 2. How are you going to merge the plans when they have different coverage. 3. Why are you trying to take away the benefits we have with LEOFF1. Benefits that the State promised us when the plan was created.	7/18/2016 11:25 AM
67	If this proposed merger took place, would any of my retirement benefits be affected in any manner whatsoever? Would my wife's benefits be affected in any way?	7/18/2016 10:36 AM
68	1.what is the plan behind merging the pension plans. 2. why would LEOFF1/TRS1 be merged if a plan is already in place to solve the under funding.	7/18/2016 8:59 AM
69	How will this affect our retirement and medical plan in the long run. Down the road are we the ones that will lose in the end.	7/18/2016 8:26 AM
70	I guess I'm just curious about the purpose of merging the plans.	7/17/2016 9:26 PM
71	How this effects the benefits of the LEOFF 1 system. What is the legislature's intent behind merging the two pension plans?	7/17/2016 9:01 PM
72	What is the real intent behind all of this? This is a money grab to rob Peter to pay Paul, instead of truly fix the problem the right way. Market returns are just projections, that are moving targets, not firm amounts. What garentees are there! Not just unfounded promises. Must seek IRS approval prior to enacting so as not to threaten any of existing benefits. Why would the legislature gut and potational ruin one of the nations best funded public pension plans, and create two underfunded Plans.	7/17/2016 4:33 PM
73	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/17/2016 4:27 PM
74	Why would we ever merge with teachers when we have our own LEOFF 2 people. If we HAVE to merge with another plan, it should be with LEOFF 2	7/17/2016 2:40 PM
75	Why rob Peter to pay Paul? Why didn't the State fund the TRS as they should have and was required to do?	7/17/2016 2:22 PM
76	HOW will LEOFF 1 members be assured that their pension benefits will not be reduced or stopped until ALL LEOFF 1 members are out of the system???	7/17/2016 1:58 PM
77	Would this merger place LEOFF 1 benefits or disability boards at risk of being underfunded. How would this merger guarantee solvency of the LEOFF 1 obligations.	7/17/2016 11:39 AM
78	The legal question of an IRS ruling on the merger must be addressed first. There is not enough money in the LEOFF1 plan to make both systems solvent. So in the future LEOFF1 system will be in the same position as the TRS1 system is now . Who will bail us out? -What is the Legislature's intent in proposing a plan merger? -What caused the unfunded liability of the TRS1 plan? -What does the Legislature consider the State's obligation to correct the unfunded liability of the TRS1 plan? -What is the State's existing plan to address the underfunded liability of TRS1? If there is an existing plan, please explain why a plan merger is being considered. -What market returns are assumed for funding of both LEOFF1 and TRS1? -How does present market values of both LEOFF1 and TRS1 affect any merger proposals? -Will all required steps for IRS approval of any proposed pension plan merger be completed prior to the Legislature proposing a merger? If not, why not? -What steps would be taken if the IRS does not approve a proposed merger? - What circumstances would cause the Legislature to abandon a proposed plan merger?	7/16/2016 6:34 PM
79	What happens to LEOFF medical?	7/16/2016 6:29 PM
80	Why would I want to merge our solvent plan with one which isn't?	7/16/2016 4:18 PM
81	LEOFF 1 is fully funded, TRS 1 is not. Why would LEOFF 1 be better off if merged with TRS 1?	7/16/2016 3:06 PM
82	Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1?	7/16/2016 1:01 PM
83	What is the intent of the proposed merge of the two plans? Is the Legislature looking to take money from LEOFF I, to support underfunding of TRS 1? Will IRS approval be obtained prior to proposed merger of plans?	7/16/2016 11:13 AM

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84	Why would you combine two different retirement programs. What is the benefit to LEOFF?	7/16/2016 7:54 AM
85	Why would I want to merge a system developed for Firefighters with our problems and concerns with Teachers?	7/15/2016 9:50 PM
86	My understanding is that TRS1 had a plan to fix its underfunded status. Why are you introducing another plan without following through the on the first? Why solve yet another misguided legislature decision in underfunding TRS, but using an independently managed plan to fix the problem? The members of LEOFF worked for their fund... why not strip the pay from legislators first.	7/15/2016 7:14 PM
87	I paid into my leoff1 plan my whole career and now you want to merge trs1. Not sure how much they contributed to trs1 but they did not contribute to leoff1 plan. If you could get the social security to pay what is do to me, maybe I would be willing to change my mind. trs has been happy so far, why take our money that we paid into it. Is this another stab at socialism...	7/15/2016 6:05 PM
88	What is the legislature's intent behind merging the two pension plans? • Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? • Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? • Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/15/2016 4:58 PM
89	Why are you merging these two plans when they are deliberately separate? What is the benefit in merging these two plans? If TRS 1 is underfunded why should a different pension plan be responsible for making up the difference? How does present market value affect any merger proposals?	7/15/2016 4:35 PM
90	There is already a plan to solve the underfunding problem of TRS1 so why should LEOFF 1/TRS 1 merger be approved?	7/15/2016 3:36 PM
91	The legality of the merger, how the state could guarantee that the loss of that money could ever be made up.	7/15/2016 3:09 PM
92	1. Motivations behind merger? 2. Actual returns vs. projected return on investments? 3. If this is to bolster TRS 1, why can't it be done with current plan in place? 4. What are ramifications of IRS not approving plan?	7/15/2016 2:43 PM
93	I would like to know why the legislature is even considering this given laws, case law and legal opinions on the subject.	7/15/2016 1:03 PM
94	What is the purpose of the proposed merger?	7/15/2016 12:31 PM
95	Why? What are the risks to the LEOFF 1 plan What benefit would it provide to LEOFF 1 members?	7/15/2016 12:31 PM
96	Why should the firefighters that have been responsible in taking care of their retirement share with a group that wants a handout instead of giving more to their retirement.	7/15/2016 10:35 AM
97	Why does this need to be done.	7/15/2016 10:07 AM
98	Will there be a change in member benefits? Why would a merger of these plans be a good idea? Will a merger increase the employer contribution rate for LEOFF 1 employers? What additional administrative burdens will this merger create. LEOFF 1 employers have the unfunded mandate of providing medical benefits to all active, disabled and retired members. Would that expense extend to TRS 1 retirees?	7/15/2016 7:25 AM
99	Does LEOFF 1 continue to have it's same pension board? Do LEOFF 1 members continue with the same medical coverage that we have with our pension board along with Medicare? Why change LEOFF 1 with a merger, when we are fine with what we have? Not counting the \$5,000.00 we would get (Which I consider an insult to us), how does the merger benefit us? LEOFF 1 membership is a lot smaller than the TRS 1 membership, and we are doing fine with our pension by ourselves, so what happens when the merger occurs, and we are in the same position that TRS 1 is in now? What happens to LEOFF 1 when we loose our surplus?	7/14/2016 10:35 PM
100	Who is accountable the government crooks don't skim our money?	7/14/2016 10:11 PM
101	It's still a TRUST for LEOFF I members, retired and widows/dependents. IRS violation?	7/14/2016 9:19 PM
102	How would this merger impact current and future benefits (pension, governance (WAC & RCW), COLA, medical, disability board oversight, survivor, IRS compliance) for myself and wife? Likewise for TRS-1 people? Considering the continued reduction in the LEOFF 1 surplus over the past +/- decade (1.5B to 1B), how will this merger stabilize, solidify, and/or improve the long-term funding profile for each plan? Considering that the State Actuary has proposed a 5 to 7 year plan that will bring TRS-1 into fully funded status, is this merger financially, procedurally,and/or politically wise?	7/14/2016 8:31 PM
103	Why did you mismanage trs?	7/14/2016 7:36 PM
104	IS TRS 1 fully funded?	7/14/2016 4:40 PM
105	Why is it the LEOFF 1 pension system's responsibility to fix the deficiencies of the TRS 1 system?	7/14/2016 4:00 PM

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106	why would you attempt to merge LEOFF1, a funded plan of police officers, with TRS1, a plan that is partially funded and consists of teachers?	7/14/2016 2:48 PM
107	What percent of the contributions are attributable to employees and the employer in each retirement plan? What is the commitment towards the City's unfunded LEOFF 1 liability.	7/14/2016 1:55 PM
108	What does the legislature's hope to accomplish by merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1?	7/14/2016 1:26 PM
109	its our money why try to steal it	7/14/2016 12:23 PM
110	I would not want to lose any contractual benefits that I have currently or in the future. I do not want to have family at risk of loss of any benefits. Would want current existing state law to protect the LEOFF 1 pension plan as it is? Afraid that this merger will be used to fund the State's unfunded liability that is the issue with TRS 1.	7/14/2016 11:45 AM
111	Will you follow existing laws regarding the LEOFF 1 Pension?	7/14/2016 11:23 AM
112	Is this actually legal to take funding from one healthy pension fund and essentially give our money to another badly underfunded one? Why would you consider merging a law enforcement and fire fighters pension with a pension for teachers? What possible benefit is there to LEOFF I members in this proposed merger? If this merger occurs, how can we possibly be assured that our current benefits will be provided for us until we die? What other options (not involving LEOFF I) is the legislature currently studying to make TRS I healthy? If none, why not?	7/14/2016 11:17 AM
113	Since the TRS 1 plan is in the hole, wouldn't LEOFF 1 then be behind in funds also? If they had to couldn't a partial amount of the excess be used and the rest of the fund be left alone for overruns of the current LEOFF 1 fund?	7/14/2016 11:15 AM
114	What is the intent to merge leoff and trs?	7/14/2016 10:50 AM
115	I simply think it's a bad idea	7/14/2016 10:48 AM
116	Is our monies secure	7/14/2016 10:06 AM
117	WHY? If they want more changes they should go out and get their own contracts like we did!	7/14/2016 9:30 AM
118	Would like to know more about the merger and how it would affect our City.	7/14/2016 8:15 AM
119	would you give your pension to fund TRS	7/14/2016 7:01 AM
120	I am STRONGLY opposed to ANY merger involving LEOFF 1.	7/14/2016 4:51 AM
121	I do not think it's a good idea to use the surplus in LEOFF 1 to bail out part of the unfunded liability of TRS 1, which the Legislature knowingly created some years ago.	7/13/2016 11:11 PM
122	1. Why is the Legislature considering a merger? 2. What is the intent or expected out come by merging the two pension plans? 3. Why should the proposed merger be approved when there is currently a plan to solve the unfunded TRS 1 plan? 4. How does present market value affect the merger proposal, considering marginal market returns over the past few years? 5. Should the IRS not approve the proposed merger, what would happen in that regard?	7/13/2016 10:21 PM
123	Each individual in both systems have worked and paid into their system while they worked. Nothing should be merged if it affects any retirement. My wife and I depend on the retirement funds. We worked very hard to be fiscally sound and be able to live off of these funds.	7/13/2016 8:50 PM
124	What is the legislature trying to accomplish by doing this? (What is the intended end result?). There is a plan in place already to address the underfunded TRS system.	7/13/2016 8:48 PM
125	Why isn't the retirement of the Legislature being used to balance the budget?	7/13/2016 7:57 PM
126	Why would I agree for the Legislature to steal or our funds. Isn't apparent they are unable of dealing with their own funds?	7/13/2016 6:43 PM
127	Why not LEOFF 1 with LEOFF 2, and support the Cities that are paying the medical fee liabilities from teh retirees	7/13/2016 6:33 PM
128	Since Leoff 1 is solvent, how to you propose trs1 will become solvent	7/13/2016 6:06 PM
129	Why should Leoff 1 bail out the trs 1	7/13/2016 6:02 PM
130	How would they guarantee the current status quo. Considering democrats distain for the law how could we trust them?	7/13/2016 4:37 PM
131	What caused the underfunding of the TERS system?	7/13/2016 4:15 PM
132	How would such a merger benefit the LEOFF 1 plan? Why can't the legislature deal with the TRS1 financial problem without affecting another program?	7/13/2016 4:02 PM
133	What is the legislature's intent behind merging the two pension plans?	7/13/2016 3:48 PM

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134	What holds the state responsible to the other pension members such as Leoff II, to ensure the underfunding and subsequent merging does not continue to occur again and again if we allow this or any future merger on the states behalf?	7/13/2016 3:48 PM
135	Why did the legislature stop funding TRS?	7/13/2016 3:36 PM
136	Why would merging to leoff 2 not be an option since leoff 1 is city/county money not state.	7/13/2016 3:29 PM
137	Why are local government funds that were used to fund the LEOFF 1/2 systems now being utilized to address the shortfall in TRS 1, which is funded through school districts?	7/13/2016 3:11 PM
138	IRS approval, follow state & case law protecting pensions & funding,	7/13/2016 2:49 PM
139	What is the benefit to the LEOFF 1 retirees and/or the unfunded liability of the employer for medical costs?	7/13/2016 2:31 PM
140	How to justify taking funds from LEOFF 1 employers who have no association with TRS, especially when LEOFF 1 employers are struggling to meet unfunded LEOFF 1 retiree expenses.	7/13/2016 2:05 PM
141	Since there isn't enough money in LEOFF 1 to completely bail out TERS 1 where will the legislature get the rest.	7/13/2016 1:48 PM
142	Why have you dropped the ball on funding the state's portion of the plans which is your responsibility?	7/13/2016 1:25 PM
143	Leave our plan alone	7/13/2016 11:33 AM
144	Will this strengthen or weaken either plan? Will this affect any other plans?	7/13/2016 11:32 AM
145	Legal limitations on accessing future surpluses versus accessing all future expected surpluses at once on an actuarial basis.	7/13/2016 11:21 AM
146	How would this impact my pension? How would this impact my wife's survivor benefit? Why not merge the legislative-pension with TRS1? Which will be the next fund that needs bailout?	7/13/2016 10:29 AM
147	What is the intent behind the merger of these pensions? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? What would happen if the IRS did not approve the merger?	7/13/2016 10:27 AM
148	why - will you fail to keep funded as you failed to keep the TRS 1 funded	7/13/2016 10:19 AM
149	Any merger should be with Leoff 1 & LEOFF 2, NOT some other plan.	7/13/2016 10:18 AM
150	1.What does the legislature hope to accomplish with a merger? 2. What happens if the IRS rejects the merger proposal? 3. How will the merged plan be protected against marker volatility? 4. Why is the legislature pursuing a merger rather that implementing the existing plan to solve the TRS 1 underfunding?	7/13/2016 9:06 AM
151	What is the legislature's intent behind merging the two pension plans? • Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? • Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? • Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/13/2016 9:00 AM
152	Why do you need to raid the well managed LEOFF1 plan for funds to pay for your mismanaged TRS1 plan?	7/13/2016 8:38 AM
153	What does this do to the defined benefits? Is the legislature even aware of the benefit for the spouses?	7/13/2016 8:26 AM
154	Why? other than a money grab. The teacher's pension was raided years ago and now LEOFF1 is a target.	7/13/2016 7:56 AM
155	None, not open to the idea.	7/13/2016 6:48 AM
156	Why has TRS-1 not been funded as LEOFF-1 has ?	7/13/2016 5:07 AM
157	What is the intent of merging the two plans? There is currently a plan to solve the TRS 1 underfunding, so why merge LEOFF1 with TRS 1? Merger of pension plans require an approval by the IRS, but SB 6668 accounted for savings before the determination of the IRS. What would happen if the IRS didn't approve the merger?	7/12/2016 9:59 PM
158	What is the intent of this merger? Why not fix the underfunded teacher pension ?	7/12/2016 9:21 PM
159	No questions..it's our retirement, not anyone else's.	7/12/2016 8:57 PM
160	Would the legislature negotiate in good faith? Can the legislature afford to lose in court, since we will appeal all the way to the state supreme court.	7/12/2016 8:55 PM

## (Test) SCPP Merger Study

161	Why are you taking money away from a group that worked hard to fund their pension to supply a plan that legislature purposefully underfunded?	7/12/2016 7:52 PM
162	Why is it acceptable to consider using funds from one pension fund for another fund?	7/12/2016 7:23 PM
163	Are the benefits of LEOFF 1 members going to be guaranteed? Why are the LEOFF 1 members not getting some of this money refunded or why isn't it going toward their long term health care. Seems they put in too much money over the years if the state wants to raid it.	7/12/2016 7:23 PM
164	WHY, other than to bail out the State which created the problem in the first place?	7/12/2016 6:57 PM
165	How will it affect all LEOFF 1 retirees now and in the future? Why should our collective contributions to our plan be used to make up a shortfall in another plan that wasn't well managed?	7/12/2016 5:08 PM
166	Would the funds only go to public employee pension plans?	7/12/2016 4:47 PM
167	Is it Legal? IRS opinion. Would our benefits be changed one iota? Basically I am one hundred percent against a merger.	7/12/2016 4:35 PM
168	• What is the legislature's intent behind merging the two pension plans? • Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? • Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? • Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/12/2016 1:57 PM
169	Would all of our current benefits stay exactly the same?	7/12/2016 1:55 PM
170	Why was TRS so underfunded? Will the state agree to an oversight board like LEOFF 2 to maintain the fund?	7/12/2016 12:42 PM
171	The unfounded liability is the responsibility of the Legislature, not the retired firefighters. Fix the problems in Olympia.	7/12/2016 12:38 PM
172	Why merge or raid our fund when there already is a plan to solve the under funding of TRS1.	7/12/2016 12:11 PM
173	do not merger with trs1	7/12/2016 11:41 AM
174	will the funds in the LEOFF 1 trust be maintained in order to support 'all' individuals in this plan in perpetuity?	7/12/2016 11:23 AM
175	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/12/2016 11:08 AM
176	Why are you merging the two plans? How does the present market value of the funds affect any merger proposals? You will need to get IRS approval, what will happen if the IRS doesn't approve this merger? Why can't the LEOFF 1 extra money stay in the fund until all members and their spouses are deceased? The Legislature has a plan in place to fully fund TRS 1 in the future so why is there a need to merge the two funds. What is wrong with the current plan? Why are you considering merging LEOFF 1 and LEOFF 2 funds when both are fully funded and working as they were designed?	7/12/2016 10:32 AM
177	These are LE and Fire personnel, why would they be put with teachers?	7/12/2016 10:16 AM
178	1 - What is the legislature's intent behind merging the two pension plans? 2 - Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? 3 - Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? 4 - Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/12/2016 9:44 AM
179	Why do the plans need to be merged? LEOFF 1 is funded and ters 1 is not, why should LEOFF 1 bail out ters 1?	7/12/2016 9:22 AM
180	I don't favor a merger of LEOFF 1 and TRS 1 at all. TRS should be funded by another means. LEOFF 1 and LEOFF 2 should be, in my opinion, combined.	7/12/2016 9:06 AM
181	Why should the LEOFF system fund the TRS?	7/12/2016 8:56 AM
182	There should be NO merger period.	7/12/2016 8:34 AM
183	How long would the new plan remain solvent.	7/12/2016 8:23 AM
184	Why are you robbing Peter to pay Paul? Why didn't you properly fund the TRS1 fund?	7/12/2016 7:47 AM



## (Test) SCPP Merger Study

185	Why is this being proposed? Why hasn't TRS 1 been funded appropriately funded by the Legislature up to this point? Why is the Legislature now proposing to take (merge) the LEOFF1 Pension Plan to balance TRS 1 Pension Plan deficit?	7/12/2016 7:44 AM
186	Why are we merging? does this merger meet all the requirements of the IRS? Isn't there a plan for the underfunding of TRS 1	7/12/2016 7:11 AM
187	Why is the Legislature using funds earned in the LEOFF fund to fix TRS when they already have a method and plan for doing so or is this really a smoke screen to use the funds for teachers to balance the bigger State budget. The LEOFF plan in itself has problems with supporting the law that its governed by. Cries from Cities and Counties should be heard and acted on first to full fill the obligations of 41.26 before any money is removed.	7/12/2016 6:01 AM
188	None. LEOFF 1 belongs to the LEOFF 1 people and no one else.	7/12/2016 12:00 AM
189	The LEOFF1 system is fully funded and secure with a surplus. The TRS 1 system is underfunded. This is nothing but a way to bail out the State. Your robing Peter to pay Paul. THE STATE HAS DEMONSTRATED THAT THEY CANNOT BE TRUSTED. Leave LEOFF 1 alone. Any Legislator who votes in favor of this will not have my vote when their up for re-election. In fact I will actively campaign against them.	7/11/2016 11:31 PM
190	Why is this necessary and how will it affect LEOFF I personnel?	7/11/2016 11:04 PM
191	Can we keep our local pension board and keep our medical benefits? Would the State continue to somewhat fund the LEOFF 2, or would we be the primary sugar daddy?	7/11/2016 9:46 PM
192	How can I trust the legislature to protect me in a merger of LEOFF 1 and TRS-1, when by pushing the merger they are taking something that is clearly working, LEOFF 1, and merging it with a system that is clearly failing to meet expectations. Proponents are promising to make sure LEOFF 1 doesn't lose a thing in the process. Is that why they're trying to buy us off cheap, with an insulting "incentive" of \$5,000 apiece? Who cannot smell a rat in this?	7/11/2016 9:44 PM
193	Since there is already a plan to solve the underfunding problem for TRS1, there is NO NEED for a merger with LEOFF 1, so why are you even considering one?	7/11/2016 9:29 PM
194	Considering that my pension is somewhat secure How would you insure that LOEFF 1 is not underfunded when merged with an underfunded system.	7/11/2016 9:04 PM
195	There is a plan to solve funding in TRS 1 why should LEOFF 1 be merged with TRS 1? Why is TRS 1 underfunded? Who's responsibility is it to fund TRS 1? Why would anyone consider confiscating money from any fully funded pension fund?	7/11/2016 7:43 PM
196	How can you rob Peter to pay Pall?	7/11/2016 7:43 PM
197	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/11/2016 6:50 PM
198	Seems disingenuous to merge two separate plans because one is mismanaged.	7/11/2016 5:01 PM
199	Can you address the gap between expected and actual market returns over the past few years? And how this related to apparent assumed overly optimistic funding of both LEOFF 1/TRS 1 in the proposal? In broader terms, how does present market value affect any merger proposals? What is trying to be accomplished by merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is already a separate plan to solve the TRS 1 underfunding problem? IRS approval is required for a pension plan merger - why hasn't the IRS already vetted/approved this proposal (SB 6668)? And what happens if IRS doesn't approve the passed bill/merger plan?	7/11/2016 4:33 PM
200	If the legislature couldn't maintain the TRS 1 accounts how do they plan to maintain our account?	7/11/2016 4:29 PM
201	We as LEOFF 1 and 2 Firefighters have managed our own accounts since its inception. We are active in our pension planning. Why should the merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Why should our retirement be put into the hands of people who already mismanaged one account? Fix what is broken but don't ruin two retirements to repair something that was not caused by the retirees in the first place.	7/11/2016 3:44 PM
202	How can we stop the merger	7/11/2016 3:02 PM
203	Why are these two plans being considered for merger? Why has the state government chosen to under fund the education system on a whole, and now is looking to take from other retirement funds to make up for the shortcomings of their decisions?	7/11/2016 2:56 PM

## (Test) SCPP Merger Study

204	Why would individuals that did not pay into the system be allowed to collect funds? Also it is IMPORTANT TO CONSIDER that LEOFFII officers are allowed to factor in their overtime pay towards their retirement. LEOFFI officers did not have that privilege.d	7/11/2016 2:43 PM
205	Where is the money the State was to pay for their portion?	7/11/2016 2:14 PM
206	Why not use another fund, ie- WSP	7/11/2016 2:12 PM
207	Plan 1 people contributed 6% of their salary and subsequently made this a fully funded pension system.Why in the world would you want to mess with this?	7/11/2016 2:02 PM
208	These are totally separate pension funds. How can you justify robbing from one to fund the other?	7/11/2016 1:59 PM
209	How am I going to be assured my benefit will remain unchanged.	7/11/2016 1:48 PM
210	If Trump is elected president the whole world may go in the dumpsters. The rest of the world thinks he is crazy and I agree with them. So don't touch it.	7/11/2016 1:33 PM
211	Why merge the two plans? It appears the state failed to fully fund the TRS plan so why raid the LEOFF plan to bail out a failure to fully fund it and education in general.	7/11/2016 1:05 PM
212	Why is this necessary? Is TRS1 not fully funded and is that the reason for the proposed merger?	7/11/2016 1:01 PM
213	What are the legal ramifications of mismanagement of these funds by government?	7/11/2016 12:42 PM
214	How is the state going to support the ongoing obligations LEOFF employers have for the continued medical costs of this aging population? The legislature adopted the LEOFF I act, the burden is on the cities. How do you justify using City taxpayer money to help fund the Teacher's retirement system, when the City taxpayers still have the financial burden of the medical component the LEOFF I act imposes?	7/11/2016 12:22 PM
215	What are the legal ramifications? Are there going to be a loss of benefits? What would be the long term of financial stability of LEOFF 1?	7/11/2016 12:19 PM
216	What is the purpose of the merger! Why would you merge two different retirement systems!!	7/11/2016 12:17 PM
217	Why merge?	7/11/2016 12:12 PM
218	Why TRS-1 has earned this without contributing also the solvency time, What is the advantage for L2 ? enhancements?	7/11/2016 11:47 AM
219	What happens to the well run and funded LEOFF1 plan	7/11/2016 11:40 AM
220	Why is the legislative body trying to merge one law enforcement plan with a non law enforcement plan? Is one of the plans underfunded and why? Has this merger been fully evaluated and approved by the IRS?	7/11/2016 11:39 AM
221	Why hasn't the State funded the TRS properly as they were required to do?	7/11/2016 11:38 AM
222	why? lets just have the legislature fund all the systems properly! 1.dont put the funding for the LOFF 1 benefits at risk.2. do not reduce benefits. 3. do not affect LOFF.1 DISABILITY BOARDS.	7/11/2016 11:21 AM
223	Why are you requiring firefighters and police pay for the teachers. if the state and teachers did not invest enough money in their plan why should we be penalized by putting our funds at risk	7/11/2016 11:13 AM
224	Would the merger only apply to administration? Would the funds be set aside for only their members? What type of board would have oversight? Would there be any affect on local LEOFF 1 Boards?	7/11/2016 11:08 AM
225	The incompetent management of the TRS1 System should not fall on the backs of our Firefighters!	7/11/2016 10:57 AM
226	Why do you need to merge the plans? How does the merger solve your issues? Is there not a plan in place to fully fund the TRS1 plan? It seems that your plan to merge is based off of overaggressive market returns, do your projections take into account the fluctuation that we have recently experienced. Is this plan legal, does this meet the IRS requirements? What would happen if the IRS did not approve this merger?	7/11/2016 10:46 AM
227	clarify reasons why the merger should take place and what affect it will have on both plans	7/11/2016 10:45 AM
228	How will my retirement be affected?	7/11/2016 10:37 AM
229	Why are you raiding our managed surplus to cover your lack of properly funding the Teachers plan?	7/11/2016 10:21 AM
230	Why hasn't the Teacher's pension been managed/contributed to properly?	7/11/2016 10:16 AM
231	How will effect future solvency of the plan and would they use any of the excess to fund enhancements to LEOFF 2?	7/11/2016 10:15 AM
232	Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals?	7/11/2016 10:06 AM

## (Test) SCPP Merger Study

233	What changes of my benefits	7/11/2016 10:04 AM
234	What is the Legislatures intent to merge both plans together ?	7/11/2016 9:54 AM
235	How much money is the government going take to get themselves out of debt, that they can't to on their own? Is it really about the teachers or is that a front.	7/11/2016 9:53 AM
236	1. Why allow the legislature to raid LEOFF to fix the under funding of TRS1 that they created.. 2. why not put the excess money in the LEOFF II plan.	7/11/2016 9:50 AM
237	There should be no merger. LEOFF members have paid higher contributions to ensure it remains solvent. Leave it alone. If they want to take to balance after the last LEOFF 1 members is gone... vote on that!	7/11/2016 9:18 AM
238	Who's to say the LEOFF 2 plan will not eventually run out of money....if that day occurs will it then be acceptable to help ourselves to the TRS pension? It seems only fair...we helped them out in a jam, we should be able to expect the same courtesy back!	7/11/2016 9:16 AM
239	How do you propose to protect our funds?	7/11/2016 9:14 AM
240	Would the proposed merger result in LEOFF I and TRS I both becoming under funded pension plans rather than the current situation where LEOFF I is fully funded and only TRS I is under funded?	7/11/2016 8:58 AM
241	What impact on case law concerning past attacks on Leoff 1 would the merger affect? Would Medical, cost of living increase continue? Would the method of determining cost of living (if any) remain the same for leoff 1? What are the advantages for Leoff 1 Members in merger if any?	7/11/2016 8:52 AM
242	Why? Teachers never payed into Fund. What happened to there fund (TRS)? NOT LEOFF 1 Responsibility.	7/11/2016 8:34 AM
243	How would that benefit the LEOFF 2 system and would that increase the retirement benefit from 2% to 3% of service years?	7/11/2016 8:14 AM
244	What is the purpose behind the merger?	7/11/2016 8:04 AM
245	Why approve a merger when there is already a plan to fund TRS 1?	7/11/2016 8:01 AM
246	What is the reason for the proposed merger? Would one plan be subsidizing the other? Would there be a financial impact on employers?	7/11/2016 7:41 AM
247	What is the advantage to LEOFF members is the merger?	7/11/2016 7:11 AM
248	How would this merger benefit current LEOFF I members?	7/11/2016 7:04 AM
249	What medical benefits will LEOFF 1 loose? COLA for LEOFF 1?	7/11/2016 6:54 AM
250	How can there be assurances of LEOFF 1 funds and employer/employee rates being protected?	7/11/2016 6:47 AM
251	Do we still maintained a local pension board? Will the merger cause any problems with the benefits for myself and surviving spouse?	7/11/2016 6:39 AM
252	Why? It seems incredible you would take a strong system and weaken it to support a failing system.	7/11/2016 6:30 AM
253	• What is the legislature's intent behind merging the two pension plans? • Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? • Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? • Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/11/2016 6:29 AM
254	how much effect would this do to leoff 1 with	7/11/2016 6:29 AM
255	Would the co mingled funds from the LEOFF 1 plan be secured from transfer to other parts of the state budget?	7/11/2016 5:43 AM
256	Why should I trust that our LEOFF I pension fund will remain solvent when the State can't or won't even sufficiently fund TRS I?	7/11/2016 4:57 AM
257	What does the legislature hope to achieve by merging these 2 pensions. I thought we just addressed this and now we are discussing another merger with Leoff . Why is LEOFF 1's pension at risk every time the Legislature is looking for funds for a merger of pensions?	7/10/2016 10:12 PM
258	Why would you do this? How is the market value affected, based on poor market assumptions in the past? Why should it be approved, isn't there currently a plan to fix the underfunding plan that currently exist?	7/10/2016 9:51 PM
259	What the hell!	7/10/2016 9:29 PM
260	Why raid a solvent fund, and end up with two insolvent funds.	7/10/2016 8:45 PM

## (Test) SCPP Merger Study

261	Why do they need to take money from something that is not broken to fix a problem that is broken and might put our solvent pension system in jeopardy.	7/10/2016 8:31 PM
262	What happens to our pension fund?	7/10/2016 8:19 PM
263	If the plans are merged and as a result this, the combined plans become underfunded, then what? Are we just supposed to accept a bad choice by the legislature?	7/10/2016 8:12 PM
264	this is stealing from LEOFF1 to cover your shortages!	7/10/2016 7:48 PM
265	If TRS 1 is underfunded, why should I believe that the Legislature will do any better with the LEOFF 1 funds if they are merged?	7/10/2016 7:40 PM
266	Medical,cola,survived benefit said,and fed income tax line of duty retired officers. I am fearful of losing earned benefits and how they would be blinded into new system.	7/10/2016 7:31 PM
267	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1?	7/10/2016 7:26 PM
268	Why do this?	7/10/2016 7:22 PM
269	Why take from retired firefighters to give to someone else?	7/10/2016 7:21 PM
270	Why not leave the firefighter's pension as it has been, they will never pay the LEOFF1 back and will keep drawing on it,	7/10/2016 7:04 PM
271	1. What is the legislature's intent behind merging the two pension plans? Why can't the TRS1 plan be negotiated like the LEOFF1 plan was with contracts between Employers and Employees. Many sacrifices were made to make LEOFF1 actuarially sound. Those same sacrifices should be made by TRS1 Employers and Employees, not LEOFF1 Employees. 2. Why should LEOFF1/TRS1 merger be approved when there is currently a plan to solve the underfunding problem of TRS1? 3. Market returns over the past few years have not been meeting expected returns and the LEOFF1/TRS1 proposal assumed overly optimistic funding of both LEOFF1/TRS1. How does the present market value affect any merger proposals? 4. Merger of pension plans require approval by the IRS, yet SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/10/2016 7:00 PM
272	Why does the legislature think it is okay to take one system that is adequately funded and combine that with a system that is not adequately funded to make both system inadequately funded?	7/10/2016 6:55 PM
273	Why do they want to take money from a program that is fully funded to create two funds that are not. They need to do their job and fix one problem instead of making two, which is how they usually work!	7/10/2016 6:54 PM
274	Why does the legislature want to merge LEOFF with TRS 1? What is the purpose? If TRS1 is underfunded, what is the root cause? Why should LEOFF balance another plan's shortfall?	7/10/2016 6:51 PM
275	What are the IRS implications for this merger & why should our contributions get transferred to another pension plan	7/10/2016 6:38 PM
276	Why should we trust a government [legislature] which has failed to properly fund the TRS1?? There have been many, many prior notices that TRS1 was underfunded. Why would anyone think government ought to be trusted?	7/10/2016 6:30 PM
277	Exactly how would this effect my LEOFF 1 retirement???	7/10/2016 6:12 PM
278	why would you underfund a fully funded plan by merging with an underfunded plan and jeopardise both of them and their beneficiaries just to get at a supposed surplus? leave the leoff-1 fully funded and offer deal for surplus.	7/10/2016 6:11 PM
279	1. Why is a merger necessary? I have heard that there is already a plan to solve the TRS 1 funding. 2 Has the IRS reviewed SB 6668? 3. What is the Legislatures intent? Is it to avoid contractual funding obligations to TRS 1. If this proposal is indeed intended to use LEOFF 1 surplus funds to ease funding obligations, somebody is mistaken, or has some hidden political agenda. Please consider: A. Sponsors of a merger are overstating assets in the LEOFF1 plan by as much as \$200 million. B. The average State Pension plan still has an average return expectation of 7.7%. Roger Ibbotson and many other economists think that half of that is a more realistic return for the foreseeable future. (See Lori Heinel's comments in the "Building Bridges study by State Street Global Advisers.) (Also see Chuck Jaffe's article titled "An Overlooked Investment Risk" published in the Seattle Times May 18,2016.) C. If these assumptions are correct, there will be no surplus assets in the LEOFF 1 plan in the near future. Indeed, lower expected returns will cause higher pension liabilities.	7/10/2016 6:05 PM
280	How would retired firefighters and police officers be protected from any changes to their benefits	7/10/2016 5:44 PM
281	1. What is to be gained by The State, LEOFF1, and TRS1 by such a merger? 2 What will the Legislature do if the IRS denies such a merger?	7/10/2016 5:36 PM
282	If the plans were merged must be protected from future state underfunding, do you agree?	7/10/2016 5:22 PM
283	Why doesn't the legislators raid their funds and plans to makeup for previous fiduciary irresponsibility?	7/10/2016 5:09 PM

## (Test) SCPP Merger Study

284	What absolute guarantees will be put in place to assure no loss in benefits will occur to leoff 1 retirees.	7/10/2016 5:07 PM
285	First and foremost, Will this pass muster with the IRS?	7/10/2016 5:05 PM
286	Why?	7/10/2016 4:39 PM
287	Since there is already a plan in place to fix the under funding of TRS 1 why would a merger be necessary? What is the intent? Would the IRS actually approve a merger?	7/10/2016 4:37 PM
288	Why should LEOFF 1 and TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1?	7/10/2016 4:37 PM
289	How are you going to protect the guaranteed benefits for LEOFF1?	7/10/2016 4:35 PM
290	Don't merg	7/10/2016 4:34 PM
291	Why would you mess with a plan that is solvent and is doing what it's designed to do.	7/10/2016 4:30 PM
292	What happens when everybody is out of money?	7/10/2016 4:22 PM
293	How are they going to commit and guarantee funding? Is that the reason they are even considering this merger is mismanagement of TRS-1?	7/10/2016 4:09 PM
294	Will all LEOFF 1 retirees receive an initial compensation of at least a hundred thousand dollars?	7/10/2016 3:59 PM
295	what is the condition of the trs1 plan and would it drain funds from the leoff1 plan to keep it afloat ?	7/10/2016 3:33 PM
296	What is the legislature's intent in merging two unlike pension plans with a result that both plans would become unfunded instead of just the TRS? Why not fund TRS as originally planned instead of raiding other pension plans? The last time the legislature was attempting to raid LEOFF 1 pensions funds the market value dropped and would have left LEOFF 1 under funded had the plan succeeded. What consideration is being given to the volatility in the market value of the LEOFF 1 funds?	7/10/2016 3:32 PM
297	Specifically, how would or could this possibly benefit LEOFF 1 members ? Why is short changing LEOFF 1 members, to save the Teachers and LEOFF 2 systems, an equitable solution to a problem created by the Legislature ?	7/10/2016 3:23 PM
298	A guarantee that all functions of LEOFF 1 continue and all benefits stay the same.	7/10/2016 3:08 PM
299	What is the legislature's goal when merging LEOFF1 and TRS2?? Since there is a plan to solve the underfunding problem of TRS 1, why would you merge Leoff 1 with TRS 1????	7/10/2016 3:05 PM
300	what is the REAL intent to merging these two retirement systems?	7/10/2016 3:03 PM
301	How would this affect my retirement benefits and my wife's benefits upon my death?	7/10/2016 3:01 PM
302	Why is the legislature not being held accountable for failure to fund TRS?	7/10/2016 2:52 PM
303	Why is it needed? Why can't you people fund what you promised? Cut in other areas.like illegal immigrants and sanctuary cities?	7/10/2016 2:42 PM
304	When there is currently a plan to solve the underfunding problems of TRS 1 why should LEOFF 1/TRS 1 merger be approved? Merging the two pension, what is the Legislature intent behind this? SB 6668 accounted for savings prior to determination of the IRS. Merger of pension plans require approval by the IRS. What would happen if the IRS did not approve the merger? The LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1.Market returns over the past few years have not been meeting expected returns. How does present market value affect any merger proposals?	7/10/2016 2:30 PM
305	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/10/2016 2:23 PM
306	Why do they really want to do this?	7/10/2016 2:15 PM
307	1) What is the legislature's intent behind merging the two pension plans? 2) Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? 3) Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? 4) Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/10/2016 2:13 PM

## (Test) SCPP Merger Study

308	Why does the legislature want to merge LEOFF1/TIS1 when they do not have IRS approval and they already have a plan to solve the TRS1 underfunding problem?	7/10/2016 2:06 PM
309	what guarantee if meegd the leoff1 fund will have enough funds to continue to pay retired leoff1 employees for the remainder of their lives	7/10/2016 2:02 PM
310	Why do we have to merge our system/money to someone else?? Our money should stay with us. We have no interest in the school system. Let the state save them any other way they can. Just because we have Money in our pension does not mean that everyone out there can share in our system to save theirs.. absolute hogwash.	7/10/2016 1:59 PM
311	How will this my future benefit and my COLA?	7/10/2016 1:53 PM
312	what is the real reson for this did doesn't seem to do LEFF 1 members much good.	7/10/2016 1:46 PM
313	Why should the two be merged? The market is down at the moment. How would that affect the merger proposal?	7/10/2016 1:36 PM
314	Would LEOFF 1 be fully funded as it is now?	7/10/2016 1:27 PM
315	Why is the Leoff 1 plan proposed to fund Trs 1 when no funding from teachers have paid into Leoff 1?	7/10/2016 1:23 PM
316	Why does the legislature even have to touch it. Leave it alone until all LEOFF 1 members are dead. Then look at it. If they touch it the legislature will screw it all up.	7/10/2016 1:23 PM
317	LEOFF 1 funds are for LEOFF 1 members! This was a specific designation when originated and MUST BE MAINTAINED. Why do you want to change it?	7/10/2016 1:17 PM
318	What happens if the IRS fails to approve the merger? Market returns have been overly optimistic...how does the actual market value affect merger proposals? There is already a plan in place to solve the under funding of TRS1...why should any merger be approved? And, what's the legislative intent behind merging the two plans?	7/10/2016 1:13 PM
319	Are Disability Boards still going to be affected? Will my benefits be affected? Will all state laws pertaining to LEOFF1 still be followed? Will this merger not be implemented until approved by IRS?	7/10/2016 12:57 PM
320	Governor Inslee just raised the state tax on gasoline 4.5 cents a gallon. Since the state cannot live on a budget like we the taxpayer have to do,,, ( don't spend more money than you take in) They feel like they can reach into anywhere they choose and raid pension fund money by merging a system that they grossly failed to fund, with a system that has a surplus. Kind of like robbing Peter to pay Paul. This state has so many give away programs and loopholes that could be closed, which would create more than enough money to fund TRS 1	7/10/2016 12:54 PM
321	How are they going to guarantee the retired LEOFF I do not lose their funds that they have worked for?	7/10/2016 12:52 PM
322	Why? Is there a need to bolster TRF's because the State did not fund TRF when it was doing well? If the answer to my previous question is yes then my response would be do not allow a merger. In the event of a need for more funds occurred in the future what would prevent the legislature from diluting other funded pensions? If the LEOFF 1 pension fund is solvent why in the world would they want to take that success and change it into a problem for future generations or kick proverbial can down the road? It defies common sense. Again why was the TRS not funded? Was it defunded in the past to fund something else? If it was and they do the same to LEOFF 1's retirement fund isn't that potentially creating a scenario that will result in a crisis for a fund that is not nor is projected to have a funding problem? Isn't a trust fund just what is says, trust? Is it even legal to take money from my pension trust fund for purposes other then was intended?	7/10/2016 12:50 PM
323	Why does legislature want to merge the two pension plans? Isn't there a current plan to fix the TRS1 plan? If there is, then why is legislature wanting to merge LEOFF 1/TRS 1, when there is already a solution to the problem? Expected market returns have not meet their desired outcome in the past. Why is there so much assumption of favorable return in the future for the merger? Does legislation have a magical crystal ball that the public doesn't know about? Does current market value affect any merger proposals? If it does, what is the effect? Will the IRS approve the merger? If they don't then whats plan B?	7/10/2016 12:48 PM
324	How can they GUARANTEE that our full benefits will not be reduced in any way?	7/10/2016 12:40 PM
325	Leave it alone	7/10/2016 12:37 PM
326	What guarantees are there that Leoff 1 pension payouts will not be reduced?	7/10/2016 12:36 PM
327	How are you going to insure the pension is fully funded	7/10/2016 12:27 PM
328	Would the members of the legislature be willing to voice in public and in writing their choice, and why before taking any vote? So they could hear back from their voters.	7/10/2016 12:25 PM
329	Why is TRS 1 under funded? Was the TRS 1 funds used for other financial purposes? Did the state fiduciary make errors with the TRS 1 funds	7/10/2016 12:21 PM
330	What affect would it have on my pension and how would future funding of my pension be affected.	7/10/2016 11:58 AM

## (Test) SCPP Merger Study

331	Why are you conducting the management of our retirement funds like corporate raiders? Do not try to fix one problem with theft.	7/10/2016 11:53 AM
332	Are you going to take funds from Leoff 1	7/10/2016 11:35 AM
333	What effect this will have on surviving LEOFF 1? What is the MAIN reasoning for the move?	7/10/2016 11:34 AM
334	why are you planning a merger between two completely different retirement systems? If you are going to do a merger, it should be between LEOFF I & LEOFF II. Under no circumstances should the teachers retirement system be combined with any other system whatsoever, other than perhaps a later teachers' retirement plan.	7/10/2016 11:34 AM
335	Isn't there a plan to fix the TRS funding problem? If so, why is a merger being proposed? What is the objective? Don't pension mergers have to be approved by the IRS? What happens if IRS disapproves?	7/10/2016 11:33 AM
336	What benefit is this to us	7/10/2016 11:30 AM
337	Would concerns of all LEOFF 1 members be considered and all groups such as RFFOW be involved.	7/10/2016 11:24 AM
338	Why? We of LEOFF I have paid into our pension fund and watched it with the utmost attention as to how our funds are being spent. If the Teachers didn't do this then why should we have to pony up our well run fund with theirs?	7/10/2016 11:17 AM
339	I hear it will not take away my benefits in any way shape or form! Can you promise and have it in a law that this will not change my current monies and benefits? I do not trust Washington State government at all! Look what you are proposing now! Why don't you take away from the legislators pension if it's that safe!!	7/10/2016 11:05 AM
340	Why is TRS 1 underfunded? What is the intent of merging the two plans? Why not merge LEOFF1 and LEOFF 2 ?	7/10/2016 11:05 AM
341	Is the merger legal. What court challenges have already set the precedent for not being able to merge with TERS	7/10/2016 11:05 AM
342	Would you like to keep your job? Vote NO	7/10/2016 10:57 AM
343	Why is there a shortfall in TERS? Who has been investing for TERS?	7/10/2016 10:52 AM
344	Why is there a merger being looked at when there is a current plan to solve the TRS problem already?	7/10/2016 10:44 AM
345	What is the benefit to LEOFF 1 members?	7/10/2016 10:37 AM
346	Why are you doing this???? Leave LEOFF1 funds for LEOFF1 participants. Why didn't our legislators keep up with the states obligation to properly fund TRS? Don't RAID LEOFF1 money to pay for your negligence.	7/10/2016 10:20 AM
347	How would the state guarantee that the Leoff2 contribution rate (from the state) be maintained at required levels? For years, Leoff2 members have sought to get an increase in state funding for retirement, as we lag many states. If this measure passes, by what mechanism could we pursue this goal? Also, my wife is a lifelong educator, so I want to see her retirement funded, but the state has failed miserably. Why should Leoff2 be used to subsidize and enable further failure by the state?	7/10/2016 10:09 AM
348	Why are Fire/Law benefits being used to supplement teacher benefits?	7/10/2016 10:00 AM
349	What are the benefits of a merger?	7/10/2016 9:49 AM
350	No questions to ask as I believe this absolutely should not occur.	7/10/2016 9:38 AM
351	What is the state's tax implication if this merger occurs? Would it be detrimental to the existing values of each of the pensions as they stand, or cause harm to those that rely on this money for their existence? What benefit exists to the taxpayers, considering this is the merger of two pensions with outstanding liabilities that have not been fully paid (remaining pensioners and rising costs)? Why would we use the fund from one group (fire and law enforcement) to gift money to another group (teachers), when the state also has a mandate to pay for existing and future employees within the same (LEOFF) work group?	7/10/2016 8:52 AM
352	Why merge, we don't have ties with Trs-1 / it isn't LEOFF-1 fault the trs-1 pension is only 65% funded . Better raise trs-1 monthly rates	7/10/2016 8:05 AM
353	The underfunding was created by your inability to properly fund TRS 1. Why should we trust you ??	7/10/2016 7:35 AM
354	Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1?	7/10/2016 7:35 AM
355	Why would you touch this when we as firefighters earn this. It should only be used by us not fulfill your needs with teachers that you created	7/10/2016 7:34 AM
356	Why has TRS-1 been so mismanaged and by whom?	7/10/2016 7:05 AM
357	LEOFF 1 is a closed, fully funded, plan. How will the legislature guaranty that ALL LEOFF 1 members will continue to receive ALL current benefits and allowed increases? What protections will the legislature put in place to protect LEOFF 1 assets for LEOFF 1 members?	7/10/2016 3:23 AM

## (Test) SCPP Merger Study

358	What is the legislature's intent behind merging the two pension plans? Why should LEOFF1/TRS1 merger be approved when there is currently a plan to solve the underfunding problem of TRS1? Market returns over the past few years have not been meeting expected returns and the LEOFF1/TRS1 proposal assumed overly optimistic funding of both LEOFF1/TRS1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination by the IRS. What would happen if the IRS did not approve the merger?	7/9/2016 11:27 PM
359	Why would the Legislature take Firefighter pension funds to bailout the Teachers? The LEOFF1 funds should stay with the LEOFF system.	7/9/2016 9:26 PM
360	Why did they not plan for this?	7/9/2016 9:20 PM
361	How can you protect Leoff 1, when you can't fix Trs problems with the solution you thought would fix it w/o raiding Leoff 1????	7/9/2016 9:16 PM
362	How can you legally skirt the issue of IRS review?	7/9/2016 9:16 PM
363	Why is it the responsibility of LEOFF1 members to make up for the State Legislature's failure to properly administer/fund the Teachers' Pension fund? To use LEOFF1 funds in this manner would seem to punish those who did the right thing, and reward those who did not, including letting the legislator's off the hook for their failure	7/9/2016 8:53 PM
364	I have no questions. I am opposed to the merger.	7/9/2016 8:44 PM
365	Why are you changing pension law while there are still pension beneficiaries alive? The pension should only be changed after there are no more beneficiaries.	7/9/2016 8:43 PM
366	Why should LEOFF 1 even be considered to help fund another fund we had nothing to do with.	7/9/2016 8:38 PM
367	No	7/9/2016 7:32 PM
368	Need need confirmation that this will not affect my payout on the leoff 1 plan	7/9/2016 7:30 PM
369	Would it guarantee the LEOFF 1 active and retirees pensions	7/9/2016 7:18 PM
370	Why are you taking pension money intended for the retirement pension for law enforcement and firefighters and putting it into the teachers pension?	7/9/2016 6:29 PM
371	How would they guarantee that leoff 1 members benefits would not decrease with the merger? Why is the state trying to balance one retirement system because they underfunded another?	7/9/2016 6:24 PM
372	I believe it is more appropriate to fund LEOFF 2 if it is determined that LEOFF 1 has extra funding in excess of what is necessary for LEOFF 1 retirees. Why is TRS 1 considered more appropriate than LEOFF 2 for a merger?	7/9/2016 6:14 PM
373	Why didn't they fund the TRS plans as promised? What will stop them from doing this to other plans they underfund or poorly manage?	7/9/2016 6:03 PM
374	Have the Legislature do their work as the voters have told them to, if they find they don't have enough money to get this done maybe they should all chip in their wages or their pensions. This is actually gotten to the point of being ridiculous and I for one would rather spend every dollar in my pension to fight this illegal "raiding" than give one cent of my pension to the State.	7/9/2016 5:39 PM
375	Why were there not preparations already made for funding of teachers retirement plan?	7/9/2016 5:20 PM
376	What is the reason why the two plans need to merge, was there not a plan how to fix the short fall of the trs1 by other means .	7/9/2016 5:11 PM
377	LEOFF I & LEOFF II retirements are designed & in agreement to be directly for LEOFF retirees. It is not in place to augment any other retirement systems.	7/9/2016 5:11 PM
378	Why should the LEOFF 1 plan subsidize TRS 1? They have been separate plans from the beginning for a reason. Why change it now?	7/9/2016 5:10 PM
379	Why didn't teachers properly fund their pension.	7/9/2016 4:58 PM
380	If a merger took place and years down the road the plan became unfunded ( again) with retirees still to pay, how would you make up the shortfall?	7/9/2016 4:47 PM
381	How can you merge completely different systems, and why should leoff 1 members be penalized for good practices?	7/9/2016 4:37 PM
382	What is the purpose of the merger and why should we combine the two?	7/9/2016 4:35 PM
383	why not wait for all leoff 1 people to exhaust their bennafits, then decide on what to do with the money?	7/9/2016 4:23 PM
384	why would you merge an open plan with a closed plan? is there a benefit to both plans? are all the legal implications resolved so as not to expose either plan to losing tax exempt status through the IRS?	7/9/2016 4:06 PM



## (Test) SCPP Merger Study

385	Over the life of the LEOFF 1 system, how much money did the Legislature actually contributed to the system? (There were years that there was no contribution from the Legislature) How much did the employer and member actually contribute to the LEOFF 1 system? What is the percentage of contribution for each entity? What does IRS say about any type of merger?	7/9/2016 2:57 PM
386	Why? If it to use funds from one plan to supplement another NO!	7/9/2016 2:38 PM
387	How can the merger be stopped and who is responsible for even attempting it.	7/9/2016 2:27 PM
388	WHY!	7/9/2016 2:15 PM
389	• What is the legislature's intent behind merging the two pension plans? • Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? • Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? • Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/9/2016 12:57 PM
390	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/9/2016 12:48 PM
391	What is the legislature's intentions behind the merger?	7/9/2016 12:36 PM
392	Where did all the money that was supposed to be allocated to the TRS program go? Why isn't anyone fired over not maintaining the allocation money for that program? Is the teacher's union fighting just as hard against this as WSCFF? How come we can't merge the legislature's retirement/healthcare programs with everyone else's too? Or maybe we can just do away with the legislature's program all together (the savings would be huge, we would be able to actually pay for the WORKING class)?	7/9/2016 12:22 PM
393	WHY?	7/9/2016 12:06 PM
394	Context is everything. I want to know what the legislature's intent behind merging the two systems is, and why such a merger should be approved when there is currently a plan to solve TRS1's underfunding?	7/9/2016 11:57 AM
395	Why not put money into LEOFF 2	7/9/2016 11:47 AM
396	Is the LEOFF 1 member benefits staying the same? No reduction for them! Would this enhance the LEOFF 2 plan at all	7/9/2016 11:39 AM
397	How does does this potentially impact future LEOFF pension health. Could this money be transferred to LEOFF 2 to ensure the system remains healthy for years to come.	7/9/2016 11:38 AM
398	Money is for leoff 1 first, it should go to leoff 2 when no more leoff 1 exist.	7/9/2016 11:30 AM
399	How does this affect my pension income and my medical coverage	7/9/2016 11:18 AM
400	Why should Leoff1 that was created for and partially paid for by firefighters and law enforcement people for their retirement be used to bail out TRS1 because the state failed to fund their portion of TRS1?	7/9/2016 11:02 AM
401	Why	7/9/2016 11:02 AM
402	Where is the money going and why	7/9/2016 11:00 AM
403	why would you merge two different retirement plans? Why not merge LEOFF 1 and LEOFF 2?	7/9/2016 10:37 AM
404	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/9/2016 10:15 AM
405	Why can't the legislature just fund TRS-1 like they promised?	7/9/2016 10:04 AM
406	Why is this so important about this that it is even being discussed in the first place.	7/9/2016 10:01 AM
407	How will they guarantee that the fund will continue to be solvent and NEVER reduce LEFF 1 benefits	7/9/2016 10:00 AM
408	How would it effect my retirement, i.e. Medical rate of retirement ect..	7/9/2016 9:42 AM

## (Test) SCPP Merger Study

409	Why should the LEOFF plans be used to shore up the TRS plan that was underfunded by mismanagement of the legislature? Why is the legislature forgoing its obligation to make up the unfounded liability it was warned it would be creating by decreasing its payments to TRS?	7/9/2016 9:27 AM
410	Why should the LEOFF1 and TRS1 merge if there is already a plan to cover the underfunded TRS1? Merger plans require IRS approval. What would happen if the IRS does not grant approval of the merger? What is the reasoning for the merger?	7/9/2016 9:15 AM
411	How could the legislature justify taking money from one solidly run entity to help other poorly funded entity all because the legislature cannot budget for the future	7/9/2016 9:15 AM
412	Why are you stealing one group's of money to offset that of another?	7/9/2016 9:12 AM
413	Why not keep the two plans separate.	7/9/2016 9:10 AM
414	What caused the need for this?	7/9/2016 9:06 AM
415	How solvent will LEOFF 1 be?	7/9/2016 8:51 AM
416	Why has TRS1 so miss managed? Why have the Democrats given away the farm to the teachers and not managed funding better? Why are the Democrats blaming Republicans for the mess that they created? What is they Democrats plan to fix this, besides raising more taxes, fees, etc.?	7/9/2016 8:33 AM
417	What is the goal of this merger? Since there already exists a plan to solve TRS 1 underfunding it is not necessary to merge LEOFF 1 and TRS 1.	7/9/2016 8:30 AM
418	Why are we trying to utilize LEOFF funds to support TRS?	7/9/2016 8:19 AM
419	Isn't approval by the IRS needed for a merger? What happens if they don't approve it? What is the end goal by the legislature for this merger? How does this merger impact future needs of the LEOFF 2 fund? Isn't there already a plan to solve the TRS1 funding issue without raiding the LEOFF1 trust?	7/9/2016 7:55 AM
420	Will it effect leoff 1 benefits?	7/9/2016 7:48 AM
421	How is it going to be merged? Does it effect LEOFF 2? Why are you doing it?	7/9/2016 7:24 AM
422	Why isnt it going into leoff 2?	7/9/2016 7:14 AM
423	Why is this necessary? What else could be done to bolster the TRS1 fund instead of raiding the LEOFF1, which was managed properly?	7/9/2016 7:08 AM
424	What is the purpose? What does the IRS believe about merging these plans? Isn't this really just about the LEOFF 1 surplus?	7/9/2016 6:56 AM
425	Is there currently a plan to solve the underfunding problem of TRS 1? Why make the solution more difficult?	7/9/2016 6:39 AM
426	This would leave the combined plan still with a deficit. What guarantee do we have you won't continue the same funding mistake which got you here?	7/9/2016 6:28 AM
427	In any other venue, this would be called stealing. Why would the Legislature steal from one pension fund they did not contribute to, to help another pension fund they helped under fund. SHAME ON YOU!!!!	7/9/2016 5:00 AM
428	Why was TRS I not funded properly in the first place?	7/9/2016 4:24 AM
429	What guarantee would I have that my pension would continue as is	7/9/2016 1:53 AM
430	Whats the purpose and how will it improve Leoff 2? We worked to split Leoff 2 all those years ago and have been effective in managing the benefit.	7/9/2016 1:11 AM
431	Why should LEOFF 1 firefighters and law enforcement officers be required to share their much deserved and thought out funding with the TRS 1 plan?	7/9/2016 12:31 AM
432	Why should LEOFF 1 members sacrifice their EARNED retirement system? If TRS has been mismanaged, how can LEOFF 1 members trust that system with their retirement benefits?	7/8/2016 11:26 PM
433	Why has the legislature not properly funded TRS1?	7/8/2016 10:52 PM
434	Why didn't they properly fund TRS 1 to begin with?	7/8/2016 10:37 PM
435	Why merge with TRS1 and not LEOFF2?	7/8/2016 10:21 PM
436	Why are robbing peter to pay paul?...beside the obvious failure to properly fund the other	7/8/2016 10:12 PM
437	No questions. Don't rob my funded retirement plan to make up for the states poor planning.	7/8/2016 10:07 PM
438	Why	7/8/2016 10:07 PM

## (Test) SCPP Merger Study

439	What is the legislature's intent behind merging the two pension plans? • Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? • Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? • Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 9:51 PM
440	Why? What is the projected forecast of the merger with actual numbers, forecasting and no fluff. Why is the TRS 1 needing this boost? Do they plan to do the same with LEOFF 2	7/8/2016 9:50 PM
441	Why jeopardize the firefighters and police officers because of your short sightedness for the teachers? The teachers did not contribute to LEOFF!	7/8/2016 9:41 PM
442	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 9:35 PM
443	Why are poor governmental decisions now our problem?	7/8/2016 9:35 PM
444	Leave it alone	7/8/2016 9:33 PM
445	If passed, will it be permanent?	7/8/2016 9:31 PM
446	What is the plan to fully fund the combined plans in the future?	7/8/2016 9:22 PM
447	Firefighters funds should stay in the Firefighters retirement system. Will this open the door to rob from any entity to solve the miss management of the budget	7/8/2016 9:06 PM
448	No merger!!!!!! period.	7/8/2016 9:06 PM
449	I would like to know the legislature's intent behind merging the two pension plans? Why a LEOFF 1/TRS 1 merger? When I thought there is currently a plan to solve the underfunding problem of TRS 1?	7/8/2016 8:50 PM
450	What is the fiscal impacts to LEOFF/III? How will the future required funded mandates be assured if the current "surplus" is disturbed?	7/8/2016 8:50 PM
451	What benefit does the LEOFF 1 member get? Why does the state leg. Continue to believe that robbing Peter to pay Paul is competent money management.	7/8/2016 8:02 PM
452	who will handle the money?	7/8/2016 7:41 PM
453	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 7:34 PM
454	Why? How does a merger benefit those that LEOFF 1 was originally designed for? How about TRS 1 folks? How is a merger such as this legal?	7/8/2016 7:26 PM
455	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 7:26 PM
456	Why take money from a well funded system to supplement a retirement system that is obviously in trouble.	7/8/2016 7:24 PM
457	How does this negatively impact leoff 1 benefits?	7/8/2016 7:22 PM
458	If LEOFF 1 will be negatively impacted in ANY WAY	7/8/2016 7:05 PM
459	How would one explain a merger to be ethical towards LEOFF beneficiaries?	7/8/2016 7:03 PM
460	No merger	7/8/2016 6:54 PM
461	why? why is the Legislature proposing a merger of the two plans. Don't take from peter to pay Paul.	7/8/2016 6:40 PM

## (Test) SCPP Merger Study

462	How can the state guarantee retired police officers and firefighters that LEOFF 1 benefits will not be reduced in the future to fund another plan the state failed to properly fund? If there are other proposals to fix TRS, why is this even being considered?	7/8/2016 6:30 PM
463	Why is a merger even being considered? Why should one group (LEOFF 1) be expected to bail out another group (TRS 1)? What other TRS 1 funding options have been explored? Robbing funds from LEOFF 1 appears way to too easy and convenient.	7/8/2016 6:29 PM
464	Why does the legislature consider it legal to not fund their portion of pension obligations and why should that failure be subsidized by workers while large corporations receive huge tax cuts	7/8/2016 6:22 PM
465	Why should the firefighter retirement system pay for the unmet needs of the teachers retirement system? The only reason seems to be because some senators refuse to support commitments to teachers.	7/8/2016 6:17 PM
466	Is this the result of the legislature's failure to properly fund the Teacher's Retirement System plan?	7/8/2016 6:15 PM
467	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 6:14 PM
468	What is the intent of the mergers? Why are retired LEOFF members contributions burdened with fixing the states short sightedness?	7/8/2016 6:10 PM
469	Will it make our system more vulnerable?	7/8/2016 6:10 PM
470	Before even considering such a merger, please identify the specific cause(s) that resulted in the TRS 1 plan's funding problems. Identify and list the budgetary priorities for the State, Identify if the prioritization has any conflicts with initiatives mandated by the citizens, the State Supreme Court, or the State Constitution.	7/8/2016 6:09 PM
471	Would current benefits to LEOFF Plan 2 members be guaranteed or enhanced? Is the proposed plan merger "robbing Peter to pay Paul?" Each Plan should be guaranteed by the State Legislature and funding adjustments made by the Boards.	7/8/2016 6:08 PM
472	Why do we need to merge these two plans? Is it because they were not funded as promised by the state?	7/8/2016 6:08 PM
473	Why? They did not contribute to the LEOFF 1 pension.	7/8/2016 6:03 PM
474	Why is this merger necessary if there is already a plan to fully fund TRS 1? Why would the state take money from a solvent plan to bail out a failing plan? Why not just fix the problem plan and leave the solvent plan alone? How is this not a money grab by the state to shed its pension responsibility? Why would the state not want to merge 2 successful plans of LEOFF 1 and LEOFF 2?	7/8/2016 5:55 PM
475	Why can't they balance the budget based on teacher contributions and cutting excess spending elsewhere instead of raiding the retirement funds of police and fire?	7/8/2016 5:55 PM
476	Why? Is it because they failed to fund the TRS plan? Would the IRS approve this? Is this compromising the viability of the LEOFF 1 Plan? Why does it not have bi-partisan support?	7/8/2016 5:51 PM
477	If you mismanaged one pension you had authority over, how can it be assumed you wouldn't do the same with a merged one?	7/8/2016 5:49 PM
478	Why merge with teachers? They have unique problems not nearly related to LE and FD. They need to take care of their unique monetary needs without dipping in to the coffers of others.	7/8/2016 5:45 PM
479	How can we insure that all LEOFF pensions will not suffer in the future?	7/8/2016 5:42 PM
480	Is this a raid on a seemingly solvent pension fund in order to replace legislative funding on a seemingly insolvent pension fund? If so why not fund the insolvent portion of the fund. Those funds will be there there in the future. There is no reason to steal these funds now.	7/8/2016 5:40 PM
481	I am VERY concerned WHY??? I cannot for the life of me wonder what the legislatures general intent is??? WHY, should there be a merger of systems when there is a solid plan to solve the funding problems? WHY even consider moving on a plan to merger, when you need approval from the IRS??? And what happens if they (The Internal Revenue Service) say NO!!! You MUST receive IRS approval before the effective date of the bill!	7/8/2016 5:38 PM
482	Why is it even being considered? What benefit would it have?	7/8/2016 5:26 PM
483	Why merge TERS & LEOFF 1? Would it make more sense to merge LEOFF 1 & 2?	7/8/2016 5:25 PM
484	Why	7/8/2016 5:17 PM

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485	When are they going to pay back and fund the teachers properly.	7/8/2016 5:15 PM
486	Why are you doing this? Certainly couldn't be in the best interest of the LEOFF 1 members. Why do this if there is a plan to fix underfunding of TRS 1? What does the current market levels/returns affect the value of both funds? What if they were merged? What happens if the IRS says no deal?	7/8/2016 5:14 PM
487	Why is the State looking to offload their own failed responsibility to adequately fund the TRS system for years by stealing from another fund?	7/8/2016 5:11 PM
488	Why is TRS proposed to a plan they never contributed to ?	7/8/2016 5:09 PM
489	Why not come up with a different plan to fund TRS 1, rather than take money from the LEOFF 1 fund?	7/8/2016 5:07 PM
490	How would the merger solve underfunding problems for TRS 1 without causing problems for LEOFF 1?	7/8/2016 5:06 PM
491	What are the benefits to the retirement groups, and does one retirement benefit more than the other?	7/8/2016 5:01 PM
492	Why is TRS1 under funded? How can a merger of these plans not hurt LEOFF 1? I hear you can't raise up the poor by punishing the rich. Doesn't this tenet apply in this case?	7/8/2016 4:55 PM
493	Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1?	7/8/2016 4:49 PM
494	Simply, why? Why are you looking to merge these two plans? What happens if the IRS does not approve this merger?	7/8/2016 4:44 PM
495	Is this legal to me get a trust account? Why not close billion dollar tax loopholes before messing with the LEOFF 1 trust?	7/8/2016 4:44 PM
496	Why should the merge be considered? Since the legislature under funded TRS 1 what assurances are in place that the legislature will not under fund the merged plan?	7/8/2016 4:37 PM
497	Why would you merge two different work group pensions when you would not merge LEOFF 1 and LEOFF 2 a couple years ago.	7/8/2016 4:36 PM
498	How could the possibly take leoff 1 members funds that they contributed and offset the legislatures poor planning.	7/8/2016 4:36 PM
499	Why do we need a merger?	7/8/2016 4:34 PM
500	Would the Legislature be willing to take out an insurance policy with Lloyd's of London to ensure that any losses to all LEOFF I members would be covered if the system collapses from financial default?	7/8/2016 4:32 PM
501	when do we go to court to stop it?	7/8/2016 4:31 PM
502	How they can guarantee that LEOFF 1 would not run out of funds before the last member passed on? If LEOFF 1 wasn't available to steal from where else would you get the money?	7/8/2016 4:29 PM
503	Why make two solvent plans insolvent. Properly fund Teachers and leave the firefighters plans alone.	7/8/2016 4:28 PM
504	First and foremost; what is the intent of the legislature? Is the intent is to "rob Peter to pay Paul"?	7/8/2016 4:27 PM
505	I don't trust that the LEOFF 1 plan would be protected for members. Example would be what happened to TRS 1 !	7/8/2016 4:27 PM
506	Why is this necessary? Why is TRS 1 underfunded? Does this require IRS approval? Is there not a current plan to properly fund TRS 1, if so why is this action necessary?	7/8/2016 4:26 PM
507	Why are you taking money from first responders?	7/8/2016 4:23 PM
508	No planned merger. It is unfortunate that the legislator has failed in their duty to adequately fund the teachers retirement but that is no excuse to raid a fund that is funded. You'll due this and basically cause the same problem for the LEOFF system that you now face with the TRS system.	7/8/2016 4:22 PM
509	How's is it right to balance TRS-1 on the backs of retired firefighters? Why would tax breaks for large corporations continue, while the state has a budget shortfall?	7/8/2016 4:22 PM
510	How can you take our own member contributed monies (LEOFF 1 was self funded) and reallocate them to another pension? It seems criminal.	7/8/2016 4:22 PM
511	Why should Firefighters, who have been good stewards of their retirement system, be asked to bail out Teachers who, for whatever reason, failed to properly manage their system? The LEOFF system is a model, properly managed retirement system. Let TRS1 learn from the success of LEOFF, not raid it.	7/8/2016 4:18 PM
512	Is this legal?	7/8/2016 4:18 PM
513	Will the plan continue to be funded fully?	7/8/2016 4:17 PM
514	Why did you not properly fund TRS 1 when you had the chance? No one helped fund LEOFF 1	7/8/2016 4:15 PM

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515	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 4:14 PM
516	How will the state keep the LEOFF/PERS/TRS fully funded?	7/8/2016 4:14 PM
517	Don't use our money for a temporary solution for a situation created by your ineptness	7/8/2016 4:13 PM
518	Why are they going after firefighters and law enforcement retirement.	7/8/2016 4:13 PM
519	That LEOFF1 remain fully funded and the surplus kept in the plan for future contingencies. One plan should not be plundered because of a lack of management or planning by the legislature.	7/8/2016 4:12 PM
520	Why do you want to merge the two other than save money that others have already paid into it to make it sovereign. Why don't the legislature reduce their pension to help other pensions out.	7/8/2016 4:10 PM
521	Why should the legislature be able to take the money that LEOFF 1 members contributed? Do your job and balance the budget by making the required cuts that does not affect LEOFF 1 MEMBERS.	7/8/2016 4:09 PM
522	What is the legislature's intent behind merging the two pension plans? Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 4:09 PM
523	Why is another plan being proposed when a plan to resolve the underfunding of TRS 1 has already been developed?	7/8/2016 4:03 PM
524	What is the reason for the merger? Are there other plans or options besides merger? Does the merger have IRS approval? What if the market crashes what happens then?	7/8/2016 3:57 PM
525	None, should not ever happen.	7/8/2016 3:57 PM
526	Is it legal, what would the benefit be to LEOFF 1 plan members.	7/8/2016 3:57 PM
527	The LEOFF 1 pension was so successful you want to merge it with TRS 1. Why was the TRS 1 retirement system so poorly managed?	7/8/2016 3:54 PM
528	Why is this necessary? Why was TRS 1 not properly funded?	7/8/2016 3:52 PM
529	Does the merger plan definitely meet IRS requirements? What is wrong with the current plan to solve the underfunding problem of TRS 1? The expected returns have been overly optimistic. What guarantees the LEOFF fund will remain solvent if there is a merger?	7/8/2016 3:50 PM
530	Why is there a need to do this? Why is TRS 1 underfunded? What measures or guarantees would be enacted to ensure my benefits would not be reduced or my contributions increased to offset TRS 1 deficiencies.	7/8/2016 3:50 PM
531	what will it do to leoff 1 and 2 pensions	7/8/2016 3:49 PM
532	Is the merger approved by the IRS ? How come the retired police officers and retired firefighters have to bail out the legislature for not properly funding TERS 1 ?	7/8/2016 3:46 PM
533	Why raid Leoff 1. This monies were set aside for a reason and its not to be a piggy bang for the state	7/8/2016 3:40 PM
534	Why would you not merge Leoff I and II plans, as both include similar professions.	7/8/2016 3:39 PM
535	will we really be protected at rates promised when we took low paying firefighter jobs back in the 60's.	7/8/2016 3:39 PM
536	I do Not support any merger with any other pension plans	7/8/2016 3:39 PM
537	Why do they want to retired firefighters and police to accommodate the legislature's unwillingness to do their job? It's the legislature's job to cover the costs of the law, not an unrelated group's job.	7/8/2016 3:34 PM
538	What specific provisions are provided to protect the benefits of those who put their lives and health on the line with the expectation of a future benefit?	7/8/2016 3:34 PM
539	Why are firefighters pensions being redirected to teachers pensions?	7/8/2016 3:31 PM
540	WHY?	7/8/2016 3:31 PM
541	What is the legislature's intent behind merging the two pension plans?	7/8/2016 3:29 PM

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542	Why would you rob Peter to fund paul? Would you use your pension and Benefits to fund TRS	7/8/2016 3:27 PM
543	• What is the legislature's intent behind merging the two pension plans? • Why should LEOFF 1/TRS 1 merger be approved when there is currently a plan to solve the underfunding problem of TRS 1? • Market returns over the past few years have not been meeting expected returns and the LEOFF 1/TRS 1 proposal assumed overly optimistic funding of both LEOFF 1/TRS 1. How does present market value affect any merger proposals? • Merger of pension plans require approval by the IRS, yet, SB 6668 accounted for savings prior to determination of the IRS. What would happen if the IRS did not approve the merger?	7/8/2016 3:26 PM
544	What is the legislature's intent behind merging the two pension plans? Why would the LEOFF 1 not be merged with LEOFF 2 where it makes more sense?	7/8/2016 3:20 PM
545	What are the guarantees? Will there be more mergers that we have to fund for the state?	7/8/2016 3:19 PM
546	Why is it not staying in a LEOFF 1 or at the least the LEOFF 2 plan since we are the one's that funded it. At the least if any merger takes place it should stay within the same group that funded the system.	7/8/2016 3:19 PM
547	This seems like a temporary solution to a problem the leoff 1 members didn't create, how would you guarantee that this wouldn't happen again?	7/8/2016 3:19 PM
548	No	7/8/2016 3:18 PM
549	Why do you expect firefighters to pay for your irresponsible mistakes?	7/8/2016 3:17 PM
550	Why can't Senate Republicans tell the truth and fix our broken revenue system in Washington instead of resorting to gimmicks to balance the budget? Once the so-called LEOFF 1 surplus is gone, what gimmick will they propose?	7/8/2016 3:17 PM
551	What happens if the fund runs dry? What are the guarantees of full fiscal support? If there are problems making ends meet now, what is the plan to make sure the state meets the fiscal obligations of the future? Will this 100% fix the funding problem? If not what is the plan, and why risk putting two retirement systems in financial jeopardy?	7/8/2016 3:17 PM
552	Our plan is solvent, why should we be merged with an insolvent fund and have money taken away from us that we contributed.	7/8/2016 3:17 PM
553	Plan for Ters1 better, don't steal money from one to pay another. We worked hard to make our leoff fund solid	7/8/2016 3:16 PM
554	Why they keep trying to raid a system that works because it's been protected from greedy politicians and payoff the debt they created due to thier deciet and inability to budget	7/8/2016 3:15 PM
555	Will the Bill state no change in benefits of either system?	7/8/2016 3:14 PM
556	Why have they underfunded TRS and why are they taking funds dedicated for LEOFF? Why can't they enhance benefits for LEOFF I or II?	7/8/2016 3:14 PM
557	How will you ENSURE that there is no loss of coverage or service for retirees under LEOFF 1?	7/8/2016 3:13 PM
558	Why haven't you funded the TRS 1 like you are supposed to	7/8/2016 3:11 PM
559	Why take from a well managed fund to float an obviously flawed one ?	7/8/2016 3:10 PM
560	I have a problem with the legislature touching my retirement. I studied the system in 1971 and found it to be a good system. I gave my physical health to the department and now you want to change the contract. This is not acceptable whatsoever. You have no right to mess with my retirement system. You make think you do, but attorneys and judges disagree. Just because the teachers or leoff 2 people didn't look at what they signed it is not my problem.	7/8/2016 2:58 PM
561	Would there be an agreed upon amount sent back to the employers who contributed the LEOFF I funds to help with the unfunded mandate set upon us by the state in the first place? would the LEOFF I members be assured that their pension dollars will not be affected in any future economic downturn? Would the LEOFF I employers be assured we wouldn't be asked to contribute even more if that event occurred?	7/8/2016 12:42 PM
562	Why put two plans in danger, when one is solvent and the other continues to need assistance.	7/8/2016 9:44 AM
563	Would not support!	7/8/2016 9:35 AM
564	Why do we need to merge. Things are better left alone. Each pension belong to their members not the members from the other pension plan.	7/8/2016 8:55 AM
565	Would gain sharing be eliminated?	7/8/2016 7:57 AM
566	LEOFF 1 is well funded. What guarantee is there that the merger will not be in the same position as the teachers pension system?	7/8/2016 7:32 AM
567	Identify the entity types (City, County, State, Fire Districts, etc.) and their percentage of retirees in the LEOFF I plan, and what was the contributions from the employer and employees by those entity types.	7/8/2016 7:27 AM

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568	Why merge. As big as TRS 1 is, was it poorly managed? What would be any benefit to LEOFF 1	7/8/2016 12:00 AM
569	Why is Leoff 1 money going to teachers rather than Leoff 2.	7/7/2016 10:17 PM
570	Why is the Legislature proposing a plan merger as a thinly veiled attempt to take my husband's LEOFF 1 retirement money from us?	7/7/2016 8:48 PM
571	Not to do it. It is simply an attempt to take money from one well funded and closed system to bail out another.	7/7/2016 8:06 PM
572	how do I know my pension as it is now will be protected	7/7/2016 7:58 PM
573	How does a merger help the members of the 2 plans?	7/7/2016 7:25 PM
574	I would like to see the L1 get L2 merged but the TRS1 may be too much of a draw.	7/7/2016 5:38 PM
575	Assuring that the LEOFF surplus would not be gobbled up, leaving LEOFF with the same problem that TRS 1 now has.	7/7/2016 5:09 PM
576	Why do you want to take our money. Let TRS 1 fix their own problem.	7/7/2016 4:48 PM
577	How are they going to manipulate the legal issues?	7/7/2016 4:24 PM
578	Is it revenue neutral or otherwise?	7/7/2016 4:05 PM
579	Would all of our current benefits stay in tack for those currently drawing a LEOFF1 retirement?	7/7/2016 3:50 PM
580	would cities get any proportionate share of the surplus and if not, would cities with LF1 employees be guaranteed that future contributions to the fund would never again be required?	7/7/2016 3:19 PM
581	What assurances can the legislature give ALL retired LEOFF members their pension would be safe.	7/7/2016 3:09 PM
582	how could this adversely affect LEOFF1 retirees and or future retirees	7/7/2016 2:39 PM
583	Will leoff officers be completely protected with no changes.	7/7/2016 2:36 PM
584	Why is this a consideration?	7/7/2016 2:03 PM
585	Would the LEOFF 2 members get their medical paid for if that occurs?	7/7/2016 1:43 PM
586	What are the benefits of this merger? What happens to excess/lack of funds? Are contribution rates the same?	7/7/2016 1:33 PM
587	it only makes sense to merge like funds-LEOFF 1 & LEOFF 2 only	7/7/2016 1:32 PM
588	How would current interests be protected? Would a merger nullify current protection?	7/7/2016 1:28 PM
589	Why not merge LEOFF1 with LEOFF2?	7/7/2016 1:27 PM
590	What are the benefits to the State, local jurisdictions and retirees from merging these two plans?	7/7/2016 1:23 PM
591	Why was TRS 1 not handled properly over time?	7/7/2016 10:33 AM
592	Why doesn't the legislature properly fund the Teachers' Retirement system instead of raiding LEOFF?	7/7/2016 7:12 AM
593	Why not the legislatures pension system with Trs1 instead of Leoff1? If it is such a Good Honest deal??	7/6/2016 11:19 PM
594	Why was this plan developed without input from any members of LEOFF1? Why is the Legislature not honoring it's prior commitment to LEOFF1?	7/6/2016 7:38 PM
595	Would you take away any of our benefits?	7/6/2016 7:15 PM
596	How does that benefit LEOFF I retirees? How does that benefit cities that have LEOFF I retirees?	7/6/2016 3:55 PM
597	What guarantees would be in place to insure fair and impartial Boards review and approve appropriate LEOFF 1 expenses as were put into place in 1970, before non-LEOFF 1 systems started experiencing funding difficulties.	7/6/2016 3:47 PM
598	1. Would the Local Pension Boards maintain their role and administer the local members pension coverage details? How would employers be repaid their contributions for the benefits for their retired employees that are used for the non-LEOFF 1 plan members in the merged system? Why is TRS 1 in such financial difficulty when the teacher retirees receive such minimal pension benefits and the LEOFF and TRS 1 were established at different times ? Why does the legislature correct the inequities of on duty injury coverage provided by LEOFF 2 and L&I; by providing similar on duty injury or Line of Duty Death (LODD) as provided in LEOFF 1 and stop the persecution of the LEOFF 2 members injured on the job and medical treatment overseen by an agency that has no idea what fire fighters face and the work environment they work in!	7/6/2016 3:43 PM



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599	Would a merger destabilize the funds? Why is it that LEOFF 1 and 2 both appear to be adequately funded and TRS is not? Why is it up to Cities and Counties to help fund the retirement of State employees? Is this even legal? Is this likely to withstand the inevitable lawsuits of the affected retirees who have a property interest in their fund through their own contributions?	7/6/2016 1:58 PM
600	Is it the State or cities that are constitutionally liable for any future payments needed to pay out liability to members?	7/6/2016 1:41 PM
601	We would only consider the merger if the City is not mandated to pay for medical. If we are mandated to pay for medical, then we would want to retain the authority in our boards to approve the medical.	7/6/2016 1:38 PM
602	How much money will LEOFF 1 lose to cover TRS 1 lack of planning?	7/6/2016 11:26 AM
603	Is it our reserves fun ds they are after, if not what advantages are they purposing to us merging with the unfunded teachers?	7/6/2016 11:22 AM
604	why put a fiscally sound system at risk	7/6/2016 10:43 AM
605	why are you robbing one sound system to shore up an sound system. where the retirees are from different professions. the law enforcement officers did not cause this problem.	7/6/2016 9:52 AM
606	What does this change about each plan, specifically how in regards to payouts and retirement age?	7/6/2016 9:31 AM
607	How are vested rights of the participants protected? How are the financial interests of those entities that provided the bulk of the existing resources protected from additional assessments?	7/6/2016 7:44 AM
608	Why not merge the LEOFF1 & LEOFF2 PLANS TOGETHER? Why are LEOFF1 benefits needed for the TRS 1 plan? Are there other options where the LEOFF1 merger with TRS 1 does not have to take place? Why are benefits entitled to law enforcement officers being sought after for non-law enforcement officer benefits?	7/6/2016 7:42 AM
609	What are the benefits to the LEOFF1 program? If the situation was reversed, would TRS1 come to the aid of LEOFF1?	7/5/2016 8:45 PM
610	closed system with medical benefit. 100% ,How could you possible do it?	7/5/2016 7:39 PM
611	How does merging a healthy plan, with a sick plan, and the result is a bigger sick plan with more members, how does that help the sick plan? If the goal is to make the TRS plan fully funded, why does the plan that was proposed in 2016 slow down the make up funding plan that is currently in place? It would have reduced the make up contributions, instead of continuing at the current rate and erasing the deficit earlier.	7/5/2016 7:38 PM
612	Would the employer liability for medical expenses under the Disability Board be modified to provide financial support to employers?	7/5/2016 4:29 PM
613	It appears that again the Legislature is trying to mitigate their responsibility by attempting to take from Peter to pay Paul. They have underfunded LEOFF 2 and TRS over the years and now are attempting to justify taking funds from LEOFF 1 that is currently fully funded. The market is somewhat volatile and LEOFF 1 might be fully funded today and next year we may be on a down slide and maybe not fully funded. At this point what would the Legislature do if they couldn't meet their obligations in the future. ? The Legislature has short memories but I remember when I started in law enforcement the County couldn't pay our wages and they issued warrants that Banks could or could not take at their discretion. Which means that they could end up in the same position as Detroit did a few years ago and not be able to honor their pension obligations.	7/5/2016 3:53 PM
614	How will it effect my health coverage?	7/5/2016 3:47 PM
615	Will it change any of my benefits?	7/5/2016 3:29 PM
616	How would this benefit me?	7/5/2016 2:29 PM
617	TERS1 is in a 2.9 billion deficit and LOEFF1 has a 1.1 billion surplus. The LEOFF 1 pensioners are VERY concerned about being bundled into a combined plan that would be in deficit. There was also some traction to study combining LEOFF1 and LEOFF2, both of which are fiscally sound - so that the LEOFF2 participants would potentially benefit from the LEOFF 1 surplus since the two plans are so disparate and the beneficiaries are the same. LEOFF1 members were opposed to that merger too.	7/5/2016 2:10 PM
618	How can you legally rob a trust? This issue was addressed some years ago I believe and the Washington Supreme Court ruled this was a no no.	7/5/2016 1:25 PM
619	How would this affect the members of both plans?	7/5/2016 12:59 PM
620	How will this impact my retirement? Will LEOFF 2 remain as solvent as it is now?	7/5/2016 12:58 PM
621	How would it affect distribution of funding in the future?	7/5/2016 12:53 PM
622	What are the liabilities of the three existing retirement plans (LEOFF 1 and 2. Vs TRS1?	7/5/2016 10:56 AM
623	None..this is another blatant attack on our pension.	7/5/2016 10:48 AM

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624	To say we have worked hard to keep these entities separate from one another would be a gross understatement. What assurances would be afforded as LEOFF 1, members that once funds are put into the "Melting Pot," that our rights, financial and other benefits would continue to be secured?	7/5/2016 9:21 AM
625	What is the purpose of the merger? The LEOFF 1 is solvent is the TRS 1 plan solvent? If not, why not? Is the legislature trying to combine the two plans to prop up the TRS 1 plan due to lack of funding by the state? What guarantees do the LEOFF 1 retirees have that the money in our plan will not be diverted to the TRS 1 plan? What guarantees do we have that as the years go by the legislature will not make attempts to reduce our benefits?	7/5/2016 7:37 AM
626	Why is this money, which was earned and placed in the system to take care of law enforcement, being used for teachers instead of law enforcement? Also, why is the legislature unable to adequately take care of the teachers in another manner, they deserve it for taking on the task of educating our children.	7/4/2016 9:00 PM
627	1. What guarantee LEOFF1 would be kept in tact? 2. Why is TRS 1 underfunded? 3. How is a merger going to help TRS1, the monies in LEOFF 1 is not enough to salvage TRS1. 4. Why didn't the state insure TRS1 would stay solvent. 5. Why is there constant attempts to take funds from LEOFF 1 to fund other retirement plans.	7/4/2016 5:44 PM
628	WHY?	7/4/2016 2:41 PM
629	Will the current benefits remain in both plans? Will the Legislature then fund the deficit predicted to occur in LEOFF Plan 1 if merged with TRS 1? Will the Legislature fund the remaining deficit in TRS 1?	7/4/2016 1:21 PM
630	HOW WILL YO COMPENSATE LEOFF 1 MEMBERS?	7/4/2016 1:16 PM
631	What would you do to guarantee to insure both plans if merged would be as financially solvent as the leoff1 plan in its currant state	7/4/2016 11:05 AM
632	Will the current LEOFF 1 benefits be left in place? Will spouse / survivor benefits keep there current status? Will the Disability Board authority be left unchanged?	7/4/2016 9:43 AM
633	What advantage is the proposed merger to holders of a Leoff 1 retirement. It appears that it may not even be legal.	7/4/2016 9:04 AM
634	Why jeopardize a plan that is funded and possibly make two plans underfunded	7/3/2016 8:55 PM
635	Why are you stealing our funds?	7/3/2016 5:57 PM
636	Why is it that every decade or so, politicians seem to think that our money is there for the taking? It's for that reason we now have Law Enforcement Officers on the board...to stop the theft of our money from money grubbers.	7/3/2016 4:09 PM
637	Would LEOFF1 be underfunded? Would the LEOFF1 Law(RCW) be stricken from the law ? Why can't TERS1 merge with TERS 2?	7/3/2016 12:07 PM
638	Why mess up a proven safe plan, other than to fix up a legislative screw up?	7/3/2016 11:23 AM
639	Robbing Peter to pay Paul is not the answer. Pay TRS 1 we put our share in while working thus you should do the same.	7/3/2016 11:15 AM
640	Will this merger put both plans in deficit/underfunded Is this proposed merger only meant to take money from a fully funded Leoff plan 1 to try and balance Trs plan1 that has not been operated correctly because the employer and employees have not contributed to the level Leoff plan 1 was. Will this proposed merger change Leoff plan1 at any level, to onclude RCW's pertaining to Leoff plan1 and any medical benefits presently on the books. Do you consider Leoff plan1 a defined plan that should be honored and be a stand alone plan. That any attempt will probably result in a lawsuit and has been noted as such by prior attorney generals of this state. Shouldn't the legislature try to fully fund on it's own.	7/3/2016 10:59 AM
641	What would the end result be if both were merged and and both systems fell below sustainable finances?	7/3/2016 10:40 AM
642	Fix TRS1. Why have 2 insolvent systems. They created their own problem because they did not want to fully fund it.	7/3/2016 9:15 AM

(Test) SCPP Merger Study

643	LEOFF2 AND TRS1 HAVE PAID LEGAL COUNSEL TO SUPPORT THEIR FINANCIAL INTERESTS AND GAINS.LEOFF1 SHOULD HAVE IMMEDIATE PAID COUNSEL WITH KNOWLEDGE IN WA ST CONSTITUTION,... PENSIONS,... COLLECTIVE BARGAINED AGREEMENTS,SPEC:1977 LEOFF1; FIND READ 1982 AGO'S OPINION: WHY IT IS UNLAWFUL, UNDER THE 1956 BAKENHUS RULING: TO ADD NEW POPULATION TO THE ORIGINAL LEOFF1CLOSED AND FULLY FUNDED PLAN AS AS DONE BEHIND SECRET DOORS, NO GENERAL MEMBERSHIP OF LEOFF1 PENSION WAS QUERIED AND WE BELIEVE NO LEOFF1 BOARD MEMBERS WERE ASKED EITHER. AGO EIKENBERRY GOES ON TO EXPLAIN: IF AN ITEM IS CONSIDERED UNLAWFUL, THE SUB TOPIC AUTOMATICALLY IS TOSSED OUT AS BAD LAW. IN THE 2015 CASE, WAYS AND MEANS CHAIR UNLAWFULLY ADDED HYW WORKERS, THEN ADDED A SUB CLAUSE TO REDEFINE "DISABLED PERSON" (IT NOT ONLY GETS TOSSED OUT, THIS NEW DEFINITION IS ADVERSE TO THE ORIGINAL DEFINITION OF DISABLED LEOFF 1 MEMBER; CONFLICTS WITH THE FEDERAL ADA IN ITS ENTIRE FORM. WE FIND NO EVIDENCE CHAIR HILL SENT RCW28.15.380 OR 385 WENT TO RULES AND PROCEDURES AS REQUIRED BY WA CONSTITUTION.AGO FURTHER EXPLAINED BAKENHUS RULING HAS BEEN CITED ACROSS USA 100'S PENSION CASES,STILL STANDS TEST OF TIME...CLOSED PENSIONS CAN NOT BE ALTERED,NO OTHER PENSION MERGED, NO FUNDS LOANED OR BORROWED	7/3/2016 5:49 AM
644	If the merger was enacted would it affect the overall and future integrity of LEOFF1..??	7/3/2016 12:40 AM
645	would members of TRS 1 now get a COLA every year, like LEOFF 1 members do in their retirement check	7/2/2016 10:23 PM
646	Why? What benefit is this to the LEOFF 1 members or the LEOFF 2 members? It makes more sense to merge it in LEOFF 2 or even PSERS 2. Those professions are similar and are high risk professions. Teachers lobbyists already influence the state legislature. This is purely a move by the lobby to enhance and protect their failing system. It is dispicable.	7/2/2016 9:50 PM
647	Why are you taking money from a well funded plan and co-mingling it with one that the legislature failed to fund. Don't do it.	7/2/2016 9:14 PM
648	Why ???? What possible benefit is this for the LEOFF 1 program?	7/2/2016 9:13 PM
649	How will benefits for LEOFF 1 members be affected?	7/2/2016 9:08 PM
650	Why is the need to merge. TRS 1 needs to maintain their own program and investments.	7/2/2016 7:42 PM
651	Any selection there must be a iron clad promise that nothing will effect our program and that includes our surviving spouses.	7/2/2016 5:34 PM
652	1. Why break something that is fixed to fix something that is broken? 2. If a merger is done, what guarantee that that which was promised to members will continue without affecting any member? Who will pay penalties if IRS or Legal decisions do not agree with the merger or members rights after merger? 3. Sponsors are told they get half when a plan ends. Will the state share that windfall if the plan merges or are they out their promise?	7/2/2016 5:14 PM
653	Who do we target for impeachment?	7/2/2016 5:14 PM
654	How does it play out down the road, when there would be one larger, unfunded retirement system after a merger?	7/2/2016 4:51 PM
655	Robbing from the solvent LEOFF 1 fund to bail out the \$3 billion deficit of the TRS fund will under fund LEOFF1. How will you make sure that LEOFF will not go into deficit and provide for those who have put their lives on the line for the public?	7/2/2016 3:35 PM
656	Why is the LEOFF 1 system dismantled and put in jeopardy to built to systems that are miss funded rather than bringing TRS up to standard? Who will be in charge of these systems?	7/2/2016 3:33 PM
657	What happens to Yearly Cost of Living adjustment? What happens to our medical benifits for life? Who will be in charge of the LEOFF 1 disability/medical boards that are throughout the State, representing at the local level? The reps I have talked to say that the LEOFF 1 surplus is State money and they can do what ever they want with it. It is my opinion the surplus is the Trust money and belongs to all of the LEOFF 1 active and retirees and the State when the Trust is satisfied. Which is the end of the lives of all LEOFF 1 members. The funds have been managed by the State and invested and the surplus is due to good market returns. What if the market does not do so good or crashes like 1998 and 2008? That is when the Surplus would be needed to keep us solvent.	7/2/2016 3:25 PM
658	Who will benefit from this proposed merger?	7/2/2016 3:19 PM
659	Will LEOFF1 be guaranteed their benefits will remain the same and not be reduced in any way even if the merge leads to not being fully funded anymore?	7/2/2016 2:23 PM
660	The Fed. government does not tax my LEOFF 1 disability income. If the two are merged will it then become taxable? Will I still get the medical benefits provided by the county that I have now? Will I still receive my disability pension? Will I still receive a cost of living increase? Will my wife still get benefits after I pass Away?	7/2/2016 2:18 PM
661	Will it reduce our funds?	7/2/2016 1:08 PM

## (Test) SCPP Merger Study

662	1. Will my income tax deferral be changed or altered? Right now my pension is not taxed. 2. Will my lifetime be benefits be changed, or will my beneficiaries benefits be altered? 3. Will my medical benefits be altered? 4. Since LEOFF 1 is solvent now, is there any chance a merger could cause the state to default on the pension?	7/2/2016 12:42 PM
663	1. What is the real goal here? 2. Why would you want to mess with a fully funded retirement system, that works well for its stock holders? 3. Will both systems have un-funded liabilities, after a proposed merger? 4. How would LEOFF 1 medical be administered? How would you guarantee, no loss of benefits to LEOFF1 stockholders?	7/2/2016 11:23 AM
664	Not interested in any merger, Leave the plan alone. It should be protected by statue.	7/2/2016 11:21 AM
665	Why does LEOFF 2 and the legislature want to raid our retirement fund?	7/2/2016 11:11 AM
666	how do I benefit	7/2/2016 10:34 AM
667	Who would run it. Only those running it now should continue to run it.	7/2/2016 10:31 AM
668	Why And is The reason for this merger one or the other systems going broke due to mismanagement or to cut overhead costs.	7/2/2016 10:27 AM
669	How will it effect me?	7/2/2016 10:03 AM
670	What moron came up with this money grab?	7/2/2016 10:01 AM
671	Why no one has said why merger.????	7/2/2016 9:29 AM
672	Why should we trust the state to be faithful to their word....They made promises in the past....now they are ....once again trying to use us to avoid putting their agreed upon fair contribution to the retirement funds.	7/2/2016 9:06 AM
673	Why haven't the Legislatures included their pension fund into this merger they think it is such a great idea?	7/2/2016 8:33 AM
674	Why merge a self sustaining (LEOFF 1)retirement system that is always in the black with a system that is constantly in the red (TRS 1)? In doing so, you only form two retirement systems that would constantly be in the red.	7/2/2016 6:42 AM
675	Who would benefit for this merger, certainly not LEOFF1	7/2/2016 6:28 AM
676	Why are you trying to fund an underfunded pension system with a properly funded system, thus making LEOFF1 not funded as good?	7/2/2016 5:19 AM
677	How would the merger prevent a similar fiscal disaster that has occurred with TRS1 & prevent LEOFF 1 funds being funneled to WA St General Fund?	7/2/2016 1:59 AM
678	Why? What is the reason and what are the pros and cons?	7/1/2016 10:24 PM
679	Guarantee's that LEOFF 1 Pensions would not be reduced in any way, including medical.	7/1/2016 8:19 PM
680	How does it affect LEOFF 1 Retirees?	7/1/2016 7:43 PM
681	what the hell are you thinking ? !	7/1/2016 7:04 PM
682	How would a merger affect the solvency of the LEOFF system.	7/1/2016 6:01 PM
683	Why the merger? How does it benefit the people who pay into the system?	7/1/2016 5:56 PM
684	If according to your actuary the Teachers1 will be fully funded in 10 years why is a merger necessary?	7/1/2016 4:42 PM
685	Assurances that LEOFF 1 members would not lose any currently provided benefits throughout their lives and those of qualified dependents. That they continue to have their own autonomy when dealing with retirement issues.	7/1/2016 4:08 PM
686	What reason is there to merge these two systems. By merging are you not creating two underfunded retirement systems?	7/1/2016 3:21 PM
687	Will the proposed merger alter ANY of my current retirement benefits in any way?	7/1/2016 2:38 PM
688	What happens when both systems can't be funded 100%. LEOFF 1 is now 100%, PERS 1 is less. Don't trust future legislators to keep the word of past legislators.	7/1/2016 1:22 PM
689	Why? Leoff !! would get any funds after all Leoff 1 are gone.	7/1/2016 1:10 PM
690	Have you no morals at all about stealing?	7/1/2016 11:14 AM
691	what benefit would it be for LEOFF 1 members? What tax consequences would it entail? How would it impact the members on a disability retirement. Cost of living raises?	7/1/2016 10:39 AM
692	None. I'm against any merger.	7/1/2016 10:10 AM
693	Why should we pay for a underfunded system?	7/1/2016 10:07 AM

## (Test) SCPP Merger Study

694	How could the legislature 100% guarantee that after the merger, the new law could NOT be successfully challenged by the Washington Associations of Cities and Counties to eliminate them from discontinuing LEOFF1 health care benefits they are now required to provide under the current law??	7/1/2016 9:52 AM
695	A list of the pros and cons for both the state and the LEOFF 2 member specifically outlined. Any increase or decrease in benefits of LEOFF2 members specifically outlined.	7/1/2016 9:33 AM
696	How would the merger benefit LEOFF1? Why create two underfunded systems? How can you even consider combining two very different systems and ensure long term benefits associated with LEOFF1?	7/1/2016 8:54 AM
697	Unsure.	7/1/2016 8:48 AM
698	What happens to the local disability boards? Will my medical provisions be reduced? Will any of the current benefits I now receive be eliminated or reduced? Will my spouse be able to receive my benefits that she is currently entitled to at my death?	7/1/2016 8:41 AM
699	Why are you people taking this approach and not raising the cost to the new members of each group.	7/1/2016 8:29 AM
700	What would be done with the LEOFF 1 surplus? How does that benefit current and former LE/ FF?	7/1/2016 8:19 AM
701	Why is TRS 1 UNDERFUNDED ??? Has the legislature not lived up to their obligation to fund education per McCleary. They enacted the TRS 1 retirement but have not lived up to the State percentage of funding. They want to rob the LEOFF 1 to make up for their budget underfunding!!!!	7/1/2016 7:52 AM
702	The LEOFF 1 plan is a solvent plan. Why do they need to merge.	7/1/2016 6:38 AM
703	If there is a surplus why is it not given to LEOFF 1 police, fire and survivors?	7/1/2016 6:24 AM
704	How can you arbitrarily break a legally binding contract made in good faith? What guarantees do I have that you won't break any new promises made to me and my wife? How the hell dare you?	6/30/2016 10:59 PM
705	Why remove the strength of our pension plan in order to bolster a failing pension?	6/30/2016 9:21 PM
706	who controls LEOFF1 money and who would make financial decisions, COLA, Medical, etc. What happens to our Disability Boards	6/30/2016 8:58 PM
707	How would the long term care provision in LEOFF be merged? How would other benefits be dealt with?	6/30/2016 8:44 PM
708	how would you like it if we messed with YOUR retirement system?	6/30/2016 8:33 PM
709	What is the purpose for the merger and why were the 3 retirement plans mentioned selected for merger? Who is sponsoring these mergers? Why?	6/30/2016 7:41 PM
710	1. Why is this coming up now? If it is to bail out the TRS 1 why wasn't it addressed before when TRS 1 went into the "red". 2. Will the benefits I receive now, be continued, including medical, cost of living raises and will my spouse still receive full dollar amount when I die. 3. Will I still be recognized as a retired Police Officer or just another retired state employee.	6/30/2016 7:10 PM
711	If the plan starts to run out of money, then who gets payed first, Teachers or Fire Fighters?	6/30/2016 7:07 PM
712	what are the benefits and for whom what are the risks and to whom what are the sacrifices and to whom	6/30/2016 6:58 PM
713	would all the money stay with LEOFF 1 and 2?	6/30/2016 6:52 PM
714	None, It makes no sense to merge a failing TRS system with a completely funded and thriving retirement system like LEOFF.	6/30/2016 6:25 PM
715	How would this effect the stake holders in the retirement plans (LEOFF1 and TRS1)?	6/30/2016 6:18 PM
716	Why did you not fund the TRS fully instead of stealing its funds years ago??	6/30/2016 6:15 PM
717	Why are you considering this? I would like an honest answer.	6/30/2016 6:05 PM
718	How would this our pension, once you take our money out. This is about the, money!!!! Fund TRS 1 Like you should	6/30/2016 4:55 PM
719	Who does this benefit? Our pension is well earned and needs to stay that way. No one need tamper with it.	6/30/2016 4:35 PM
720	Would LEOFF 2 go to LEOFF 1 provisions?	6/30/2016 4:34 PM
721	How will this contribute to a situation in which fully funding pensions is the goal? Why are lawmakers doing this instead of fully funding Plan 1 pensions? If the goal is really balancing the pension budget, why doesn't it require more money instead of moving money?	6/30/2016 4:29 PM
722	Why would any sane person want to combine one of the only solvent retirement systems with one that is a total failure.....just so we don't have to add more State Money. You must be kidding.	6/30/2016 4:26 PM

## (Test) SCPP Merger Study

723	What % of the LEOFF funds would be diverted to the TRS1 plan?	6/30/2016 4:23 PM
724	Why does the state feel that they are the "Owners" of LEOFF 1 retirement plan"? Is it the intent of the legislature to funnel money from LEOFF 1 into TERS 1 THEN take money from TERS 1 plan for other uses?	6/30/2016 4:21 PM
725	the legislature caused the defiscet therefore should take care of the problem and not dig into our retirement fund. this just a grab for money that they see sitting out there.	6/30/2016 4:06 PM
726	Can I be guaranteed that 100% of my LEOFF I Pension benefits would not be reduced, and that I can be assured of no decreases in my monthly LEOFF I cash benefit for the rest of my life, as promised, including annual escalators (I will be 70 this year)?	6/30/2016 3:56 PM
727	• Would a merger destabilize the fund in a manner that would require new contributions into the fund; and would cities be expected to fund those contributions? • What are the legal issues surrounding a merger and what would it take for a merger to be approved by the IRS?	6/30/2016 3:55 PM
728	Why a merger is needed. What does LEOFF 2 and TRS 1 bring to the merger and what do they gain.	6/30/2016 2:32 PM
729	What would change and what guarantee they won't strip out the defined benefits.	6/30/2016 2:23 PM
730	What happens with my rewtipement,WHY	6/30/2016 1:49 PM
731	Is it legal?	6/30/2016 1:12 PM
732	Completely opposed to any merger	6/30/2016 1:11 PM
733	NO MERGER	6/30/2016 12:55 PM
734	1) What legal authority would allow this? 2 ) Other than avoiding full funding of TRS 1 through other sources, what advantage is there to LEOFF 1?	6/30/2016 12:52 PM
735	Why would State Government take a self sustaining retirement system and combine it with a failing system to send both retirement systems into an future unfunded liability to the State?	6/30/2016 12:20 PM
736	WHY?	6/30/2016 12:15 PM
737	Would the merger increase benefits to LEOFF II members?	6/30/2016 12:15 PM
738	I would like to know why the plans need to be merged. Why is the TRS plan in such bad shape that it needs the funds paid into the LEOFF1 pension fund? Whose shortcomings are being addressed by this merger? What other options to bail out TRS are available?	6/30/2016 11:53 AM
739	How will it change my retirement benefits?	6/30/2016 11:41 AM
740	What legal provisions/rights for pension surplus exist? How was the surplus funded and who contributed to it (State, member, local government)? How will the surplus be used/distributed? Are there any obligations or provisions for LEOFF 2 to fund LEOFF 1 distributions in the event of a deficit?	6/30/2016 11:17 AM
741	What happens to LEOFF 1 when the stocks change and the money drops. Will you still fund LEOFF 1? What if we run out of money when you take LEOFF 1 money, and several legislatures down the road decide not to fund it for the lack of funding.	6/30/2016 11:16 AM
742	Affect this would have on LEOFF I retirees? Why? What is the purpose behind this proposal? Would TRS 1 have access to LEOFF I funds?	6/30/2016 11:04 AM
743	I would like to know why they want to give money to TRS1 when they are not a firefighter or law enforcement.	6/30/2016 11:04 AM
744	Why raid our already paid for plan to make up for an inability to properly manage either LEOFF/TRS plans	6/30/2016 10:39 AM
745	Why do we need to do this?	6/30/2016 10:34 AM
746	Will LEOFF 1 benefits remain the same?	6/30/2016 10:27 AM
747	What are the benefits and/ or negatives associated with a merger by stake holders	6/30/2016 10:27 AM
748	What would be the guarantee of our future medical coverage? Why this merger is necessary other than to relieve the state of their responsibility to fully fund TRS 1 and Leoff 2.	6/30/2016 10:23 AM
749	How would you guarantee that my pension would not be impacted and that my full benefits continue until both my wife and I pass away.	6/30/2016 10:10 AM
750	When do you plan to replace money diverted from TRS Plan 1?	6/30/2016 10:01 AM
751	Why are you trying to alter the plan that already working just fine.	6/30/2016 9:58 AM
752	Would there be a change in benefits for LEOFF 2 members? How would the merger affect each retirement plan?	6/30/2016 9:57 AM

## (Test) SCPP Merger Study

753	Would any merger bar any future raids by the legislature on the LEOFF system (if there is anything left to raid)?	6/30/2016 9:27 AM
754	How does it affect left 2 members	6/30/2016 9:27 AM
755	1. Why did TRS 1 fail? 2. How is placing LEOFF1 and TRS1 in jeopardy better than fixing TRS1?	6/30/2016 9:14 AM
756	What do I need to do to stop the merger?	6/30/2016 9:13 AM
757	Is there medical insurance covered in pension?	6/30/2016 9:05 AM
758	Will the new combined program still have restrictions on the legislature so the cannot raid the fund.	6/30/2016 9:02 AM
759	Opposed to merging with TRS 1. LEOFF 1 and LEOFF 2 should be merged. These are funds that should properly be dedicated to LEO's.	6/30/2016 8:51 AM
760	How will they guarantee our LEOFF 1 benefits?	6/30/2016 8:48 AM
761	Would the Leoff1 Pension Boards be left alone?	6/30/2016 8:47 AM
762	How would this merger affect the long term financial stability of both retirement plans? Will the current provisions of each plan stay the same, be reduced or improved?	6/30/2016 8:46 AM
763	Fiscal impacts	6/30/2016 8:44 AM
764	Why is money from the LEOFF 1 retirement system not being merged with the LEOFF 2 system in order to improve benefits for those members? Considering the extreme difficulty that LE agencies currently have in hiring high quality candidates, an issue that is going to reach crisis status soon, why not use the extra funds from LEOFF 1 to augment LEOFF 2 and increase the appeal for high quality individuals to choose a career in LE?	6/30/2016 8:42 AM
765	Why do you want to change my plan? Can you guarantee no changes will be made to my plan and how can you guarantee it when legislatures change?	6/30/2016 8:41 AM
766	What if any changes in benefits would there be. Is the LEOFF 1 program have enough money in it to sustain a medical retirement plan for LEOFF 2 members.	6/30/2016 8:34 AM
767	Why did I put my life on the line for 28 years and contribute to what I was assured was a protected retirement plan only to have the state mishandle another plan and then try to take over our retirement to bail the state out!	6/30/2016 8:16 AM
768	Will the state take all the funds in LEOFF1 and use them for TRS1? Won't this action destroy the security and safety net in place to LEOFF1 retirees?	6/30/2016 8:07 AM
769	Would our monthly benefit be reduced? Would we be lose the COLA adjustment?	6/30/2016 8:04 AM
770	Why would you merge to different bargaining groups retirements systems?	6/30/2016 8:03 AM
771	Why have they not been putting money into the TERS system yearly?	6/30/2016 7:56 AM
772	As a medically retired member of LEOFF !, would my income tax exempt status change?	6/30/2016 7:40 AM
773	Obviously how it effects LEOFF 2 (active)	6/30/2016 7:38 AM
774	Why is Leoff 1 not merged with Leoff 2.	6/30/2016 7:22 AM
775	Any money that is left over how would it be used after the last participants pass?	6/30/2016 7:21 AM
776	Why do you propose a merger at all? If because TRS1 is underfunded, why was it underfunded? How can you legally take my contributions and those of the city of Seattle, which accounts for two thirds of LEOFF1 contributions and give to another system that wasn't properly funded by the state as required by law?	6/30/2016 7:15 AM
777	How would this benefit LEOFF 2 members?	6/30/2016 7:15 AM
778	What would happen to the surplus fund from the LEOFF 1 program.	6/30/2016 7:06 AM
779	How would this affect my monthly LEOFF1 retirement benefits?	6/30/2016 7:04 AM
780	With all these plans underfunded why add a funded plan to the at risk group.	6/30/2016 6:52 AM
781	Why do you feel the merger is necessary.	6/30/2016 6:25 AM
782	How will this benefit me as a LEOFF 2 member? Why merge TRS and LEOFF plans and not the other state retirement plans, such as the one for judges?	6/30/2016 12:29 AM
783	Why do they want to do this? Who does it benefit?	6/30/2016 12:09 AM
784	Why do a lot of State retirement funds need funding? Why rob peter to pay paul?	6/29/2016 11:36 PM

## (Test) SCPP Merger Study

785	1. What is the specific purpose of why this merger or any merger is being considered? 2. LEOFF 1 was established to benefit only LEOFF 1 members; therefore, is the Legislature endorsing & supporting "income redistribution" from LEOFF 1 members to TRS 1 members? 3. LEOFF 1 is a healthy retirement plan. TRS 1 is a very sick retirement plan. In what ways does this merger benefit LEOFF 1 members? 4. If this is such a good idea, why did the Legislature form separate & distinct retirement plans in the first place?	6/29/2016 11:16 PM
786	What representatives supported the merger so I can vote them out of office.	6/29/2016 11:14 PM
787	Why use Left one money to help out other plans.	6/29/2016 11:07 PM
788	What is the REAL reason for even talking about a merger? Why can't they leave LEOFF 1 alone? It's not broke, broken or in the category of the majority of government programs.	6/29/2016 10:55 PM
789	how does the taxes effect me	6/29/2016 10:47 PM
790	How does the merge effect me as a LEOFF 2 retiree.	6/29/2016 10:45 PM
791	is a merger legal?	6/29/2016 10:17 PM
792	Can a portion of surplus funds in LEOFF 1 be used for retirement medical for LEOFF 2 members.	6/29/2016 10:17 PM
793	what changes would be to my pension?	6/29/2016 10:11 PM
794	What benefits would be affected and how? Would the plan be transferred to a surviving spouse?	6/29/2016 9:49 PM
795	Is it legal? What would happen to the LEOFF1 Disability Boards?	6/29/2016 9:41 PM
796	Of all the retirement systems in the state why is TRS1 choosing the LEOFF1 system?	6/29/2016 9:41 PM
797	1.Funding- LEOFF 1 is currently fully funded,TRS 1 is not, what would bring the merged systems to fully funded? 2.Portability of my benefits under RCW 41.20,who would control those? 3.Beneficiary benefits under RCW 41.20 & RCW 41.26 4.Medical benefits under 41.26 & 41.20, who would control those? 5. LEOFF 1 Disability Boards,what happens to them?	6/29/2016 9:26 PM
798	What are the unfunded liabilities to LEOFF members and potential contribution rate increases to offset those? Who benefits from a surplus if there is one? Who governs the merged plan? How do beneficiaries get a voice in plan governance?	6/29/2016 9:25 PM
799	1. Can you guarantee that our pension will not be in any jeopardy as a result of a merger with any other pension system? 2. Why should LEOFF 1 pension members who contributed their fair share to the pension forfeit their contributions with another state pension system?	6/29/2016 9:20 PM
800	Why merge with TRS 1 vs other plans? How many person are there currently enrolled in the TRS 1 system?	6/29/2016 9:19 PM
801	How will it impact the overall financial ability of LEOFF 2 to afford future improvements for LEOFF 2 members	6/29/2016 8:48 PM
802	Why?	6/29/2016 8:46 PM
803	why are you not using the money to merge the LEOFF systems?	6/29/2016 8:46 PM
804	How will this benefit the LEOFF 1 System? Why are these plans being considered for a merger? What laws will need to be changed to allow a merger? Why has the Legislature failed to properly fund the pension systems established by law?	6/29/2016 8:32 PM
805	Will it affect plan benefits at all and, if so, how? Why is this merger being propose at all? What is the cost and/or benefit of the merger?	6/29/2016 8:31 PM
806	What impact would it have on LEOFF 1 Members in regards to benefits etc.	6/29/2016 8:24 PM
807	Does this merger among to a confiscation of LEOFF system's reserves? Is it fair to punish a successful system (LEOFF) for the Legislature's failure to fully fund TRS 1?	6/29/2016 8:19 PM
808	How it effects my benefits and if it reduces my benefits.	6/29/2016 8:04 PM
809	How do members benefit. How does the State benefit. How do members suffer. How does the State suffer.	6/29/2016 8:03 PM
810	Why?	6/29/2016 7:54 PM
811	How does this affect the long term health of Leoff 1	6/29/2016 7:27 PM
812	Why the Legislture not fund the Teachers Retirement System in a timely manner as originally promised	6/29/2016 7:26 PM
813	Will this affect my benefits negatively or survivor benefits	6/29/2016 7:15 PM
814	Why take a fully funded plan and after the merger it is NOT fully funded?	6/29/2016 7:12 PM



## (Test) SCPP Merger Study

815	How can you fix one system by causing problems in another system. If TRS is not healthy, fix TRS. A merger will make changes to both, not fix one, changes will cause downstream problems.	6/29/2016 7:11 PM
816	Does it make the fund more stable or less stable. Why merge, who will benefit? How do we benefit?	6/29/2016 7:08 PM
817	why would even consider taking a fully funded pension that has never been a problem, to merge with a troubled one? This is akin to Obama's wonderful plan about spreading the wealth around.	6/29/2016 7:03 PM
818	How is this cost effective? What do the actuary tables look like? Where are the monies going?	6/29/2016 6:58 PM
819	How will our benefits remain intact. How will they keep the benefits separate.	6/29/2016 6:54 PM
820	How would my retirement pay be effected?	6/29/2016 6:43 PM
821	What is done with the excess money?	6/29/2016 6:40 PM
822	Why did TRS go broke? Why is LEOFF1 being targeted to bail them out? Not our fault they went broke.	6/29/2016 6:38 PM
823	What happens with the surplus in the LEOFF 1 fund?	6/29/2016 6:20 PM
824	How many teachers exist in trs 1 compared to leoff 1? How does the legislature justify their actions, considering leoff 1 worked 24/7 365 days and trs did not? Did trs 1 people put their lives on the line every day the worked to keep the peace?	6/29/2016 6:15 PM
825	WHY WOULD YOU TEAR DOWN A WORKING RETIREMENT PLAN INSTEAD OF REPAIRING ONE YOU FAILED TO FUND?	6/29/2016 6:14 PM
826	What impact will it have on my retirement benefits as they stand today and what they will be after the merger. Will my benefits change at a later date in the future if the legislature decides to use my retirement benefits for other purposes?	6/29/2016 5:57 PM
827	Since the merger would not make TERS 1 solvent why would you put a solvent system (LEOFF 1) in jeopardy?	6/29/2016 5:50 PM
828	How can you guarantee that LOFF 1 will be fully funded	6/29/2016 5:33 PM
829	How will it affect my pension?	6/29/2016 5:22 PM
830	Why is there a need to continuously go after the LEOFF-1 money. It is solvent, so leave it alone and not put it with a system that is not solvent and still won't be if there were a merger.	6/29/2016 5:09 PM
831	How would it impact LEOFF 1 retirees?	6/29/2016 5:04 PM
832	Why ?	6/29/2016 5:01 PM
833	where does our money go? What happens when we pass on. Does our pension still go to our wives?	6/29/2016 4:44 PM
834	They screwed up trs1 and now they want to raid leoff1 to fix the problem they created. So my question is how can we trust them not to screw up our leoff1 in the future and leave us in the same position as trs1 is now.	6/29/2016 4:43 PM
835	Why would Legislature take funds out of any funded pension plan and donate them to any unfunded plan?	6/29/2016 4:39 PM
836	Leave us alone.	6/29/2016 4:39 PM
837	Does this reduce anyone's entitlement?	6/29/2016 4:32 PM
838	Will the State of Washington repay the monies owed to this retirement program?	6/29/2016 4:31 PM
839	1. Would the merger eliminate the TRS 1 unfunded liability? 2. Would the merger change my pension as I'm receiving it now?	6/29/2016 4:28 PM
840	Why would you steal from Peter to pay Paul? You should know the results of that.	6/29/2016 4:27 PM
841	What happens with our pensions when merge us. What assures us our pensions will continue?	6/29/2016 4:20 PM
842	How will it affect Leoff 1 members	6/29/2016 4:12 PM
843	Can't the TRS1 survive on their own??	6/29/2016 4:05 PM
844	I am opposed to any merger. Our LEOFF 1 system is strong and viable and has been well managed. When all of us LEOFF 1 members finally pass (and it will happen) you can do what you want when the last of us is gone.	6/29/2016 3:58 PM
845	I would want to know what the impact would be to a stronger plan by the weaker of the two. I would also want to know what impact any merger would have, without the State coming up with a significant amount of funding.	6/29/2016 3:52 PM
846	How will the merger address retaining current benefits; pension, Disability Boards (maintaining such benefits as vision, hearing ,etc.)	6/29/2016 3:44 PM
847	How will you guarantee that my benefits will never be changed?	6/29/2016 3:33 PM

## (Test) SCPP Merger Study

848	Why use our pension funds? What about the legality of taking our funds? There are a couple of cases that say our pension is protected by Law?	6/29/2016 3:30 PM
849	If we were to merge, what steps would the Legislature take to make sure LEOFF 1 pensions would not change or be reduced after becoming an under-funded pension after a merger?	6/29/2016 3:28 PM
850	I defer questions the the WA ST Retired Deputy Sheriff's & Police Officers Association. They will be one heck of a lot more polite than would be.	6/29/2016 3:20 PM
851	How will this effect benefits? As the LEOFF 1 plan is now financially stable, how would the merger effect this? As this is a defined benefits plan, how will the courts react?	6/29/2016 3:16 PM
852	All of them and everybody else's.	6/29/2016 3:12 PM
853	What happens to the money in LEFF 1 retirement fund.	6/29/2016 3:10 PM
854	Why would you take one solvent system and one insolvent and then have two Insolvent systems?	6/29/2016 3:10 PM
855	Why the merger if not to benefit the teacher's union, the largest in the State and should be fully funded, one would think.	6/29/2016 3:08 PM
856	Does it financially deplete LEOFF-1 in any way? Solvency for LEOFF-1 must be maintained for all members and their spouses!	6/29/2016 3:03 PM
857	What percentage of the TRS 1 fund is actually funded? That the	6/29/2016 3:02 PM
858	Just leave leoff 1 alone	6/29/2016 2:54 PM
859	WHY??	6/29/2016 2:45 PM
860	Is this merger to make the TRS 1 financially solvent? If so why rob LEOFF1 to do that, because it is solvent?	6/29/2016 2:34 PM
861	Why is money dedicated to LEOFF 1 being taken away for other retirement programs. If the fund has earned excess monies then it should be prorated to the LEOFF 1 members.	6/29/2016 2:27 PM
862	How would the merger effect the revenue status of the LEOFF ! retirement fund and my monthly benefit now and in future years? Would the state guarantee no loss in value and payments to the LEOFF1 fund?	6/29/2016 2:18 PM
863	why can't the legislature order the trs and leoff 2 to began paying more into their retirement systems until they are fully funded instead of making another system short of funding	6/29/2016 2:17 PM
864	How would the merged retirement board be made up? Since there are more teachers in TRS1 than there are in LEOFF1, what would be done to insure that TRS1 would not control the retirement board without regard to LEOFF1 members? How do you justify merging a fully funded one with one that is not fully funded and thereby create a larger retirement fund that would not be fully funded?	6/29/2016 2:15 PM
865	Impact on total budget, including net savings	6/29/2016 2:14 PM
866	what right do the trs members have using our slystem that they paid zero into. who took money out of the trs system to make it come up short. if the legislature took the money maybe trs shoud combine with the legislatures retirement system to make up the short fall. what happened the last time money was taken from leoff 1 (gov. locke) , we went to court to recover. leoff 1 is a trust promised by the state with money put in by police and fire employees and now the legislature wants to break that trust and use it other reasons is this legal I and my attorney think not. is the legislature going to keep its word to us and preserve our trust. if not perhaps they should explain publically. what is the next plan to merge leoff 1 with when another shortfall comes up. please leave our pension system alone.	6/29/2016 2:06 PM
867	1)are all my benefits guaranteed 2)what happens if the merger takes place and the new plan fails	6/29/2016 2:04 PM
868	Will any of our retirement funds be reduced, ever?	6/29/2016 2:01 PM
869	What cost / benefit will happen to LEOFF 1 & 2 members?	6/29/2016 1:50 PM
870	What makes you think the money in the fund is yours to do what you want? The fund was originally set up as a matching fund contributed to by the members, the State, and the various cities. The State and cities contributed for about two years before deciding they had better things to do with their money and stopped contributing. From that point forward the fund grew only from member contributions. Why should our fund be used to bail out the other retirement systems because your lack of foresight caused them to be under funded?	6/29/2016 1:48 PM
871	What guarantee do I have that there will be no changes in in my benefits as a LEOFF 1 retiree? How did TRS1 manage to get itself into this situation and now need help to bail out.	6/29/2016 1:39 PM
872	Who, or what entity (eg. State of Washington) caused the shortage in TRS 1 that requires a consideration of a merger? Therefore, who bears the blame and responsibility?	6/29/2016 1:33 PM
873	No merger ,leave as same please	6/29/2016 1:33 PM

## (Test) SCPP Merger Study

874	Why the merger?	6/29/2016 1:33 PM
875	who and how will a person benefit. why do it. it seems to me that the only reason to do it is to take money from LEOFF 1. what about local disability board will those be done away with or consolidated. will future cost of living increases for LEOFF1 go the way of increase for TRS have gone.	6/29/2016 1:32 PM
876	Why would you take a fully funded pension system and basically, make it underfunded?	6/29/2016 1:07 PM
877	Would LEOFF 1 Plan funds remain separate? Maintain local Disability Boards?	6/29/2016 1:06 PM
878	How can you guarantee this merger won't affect my pension now or in the future. The Legislator is dominated by liberals so I'm not to trusting!	6/29/2016 1:04 PM
879	Why is this needed? What is the advantage of doing so?	6/29/2016 1:03 PM
880	If there is enough money in LEOFF I to pay each member \$5,000, as proposed: (1) why can't that be paid NOW whether the merger is approved or not; (2) What is the rationale behind possibly creating TWO underfunded plans, when only one exists now; (3) How can LEOFF I, LEOFF II AND TRS mergers be considered concurrently, when the objectives of each are materially different; and (4) where is the money coming from to defend any merger, given that extensive lawsuits will ensue after any merger?	6/29/2016 1:02 PM
881	Why???	6/29/2016 1:00 PM
882	Loss of any defined benefits.	6/29/2016 12:52 PM
883	How is my pension impacted by the merger	6/29/2016 12:40 PM
884	how would this merger possibly enhance the LEOFF 1 system?	6/29/2016 12:39 PM
885	Why are we bailing out the mismanagement it the teachers retirement, why punish us for their problem spending?	6/29/2016 12:38 PM
886	Will the TRS Plan 1 COLA be restored?	6/29/2016 12:20 PM
887	Leave us alone	6/29/2016 12:20 PM
888	WHY ??? We Leoff-1 retired officers have paid our share of this pension and because the TRS 1 have a shortfall in THEIR system WHY TAKE OURS???	6/29/2016 12:10 PM
889	I would want to know why the state has failed in the past to fund the TRS plan and its is woefully underfunded by through the state and what possibilities that the two funds together could be in any better shape. Obviously a quicker solution on the state's part then working on the underfunded responsibility of making the TRS plan viable	6/29/2016 12:10 PM
890	The legality of the merger.	6/29/2016 12:10 PM
891	How solvent will leoff1be if monies are used to make ters1 solvent?	6/29/2016 12:06 PM
892	What is to be gained for LEOFF 1 members? Why should we believe that if combined, LEOFF 1 would lose and TRS 1 would gain at LEOFF 1 expense? Being LEOFF 1 would be the minority what to keep TRS1 from running the retirement fund?	6/29/2016 12:04 PM
893	What reasons (other than a drop in state contributions) make the merger necessary?	6/29/2016 12:02 PM
894	How would this affect my retirement? Why do you want to use the funds in the LOEEF1 system to cover a shortfall in TRS1 that was your fault?	6/29/2016 12:02 PM
895	why should leoff 1 give up what we have, not our fault trs is mis managed	6/29/2016 12:00 PM
896	Who benefits from the change!	6/29/2016 11:55 AM
897	Why? What possible benefit for LEOFF I folks? Like driving an old car and trying to talk the neighbor with a new car into sharing, why?	6/29/2016 11:53 AM
898	What is the bottom line...why?	6/29/2016 11:51 AM
899	Why is the Legislature trying to downgrade the LEOFF1 retirement system to make up for their failure to fund the other system? Why do legislators try to change the LEOFF1 system when there are previous court cases not allowing this?	6/29/2016 11:46 AM
900	Why is plan 1 not rolled over to plan 2 ? Fire retirement?	6/29/2016 11:44 AM
901	How is future financial viability guaranteed for retirees?	6/29/2016 11:40 AM
902	How will that effect my medical and how will it effect LEOFF 1 surplus funds	6/29/2016 11:33 AM
903	Would benefits be affected, i.e. medical (including long term health care); full COLA; retirement boards	6/29/2016 11:31 AM
904	Why do you keep trying to take LEOFF 1 money?? Our system works. Leave it alone.	6/29/2016 11:25 AM

## (Test) SCPP Merger Study

905	When can we get these people out of office?	6/29/2016 11:18 AM
906	What are the long term implications to the merger and how would this merger impact LEOFF2 persons long term?	6/29/2016 11:14 AM
907	LEOFF 1 and TRS 1 are not similar. How long would it be before LEOFF 1 benefits are diminished?	6/29/2016 11:13 AM
908	As LEOFF 1 members we all made our contributions along with the county into our system. The teachers had their own so why is it that all the failing systems are continually looking to our system to bail them out. What system would be willing to merge if the tables were turned and we as LEOFF 1 members were continually looking for someone to bail us out?	6/29/2016 11:12 AM
909	Why.. Just because our pension is in good shape, why are you proposing to give the teachers or leoff 2 our money so we will be underfunded.that money is ours. We paid into it for us not to be robbed of it.	6/29/2016 11:11 AM
910	How would I benefit from this?	6/29/2016 11:11 AM
911	I AM 75 YEARS OLD, MARRIED 32 YEARS, NO CHILDREN. WHAT IMPACT WOULD THE MERGER HAVE ON ME?	6/29/2016 11:09 AM
912	If current LEOFF1 individual members were being offered financial payments, why weren't plan sponsors who previously contributed also sharing in the "overfunded" status? Where are the payments to the employers? How realistic is the assumed rate of return, particularly given the investment returns over the trailing 24 months? What would the "overfunded" status be if a more realistic 7% assumed rate of return was used to discount the liabilities? How about 6%? What is the discount rate at which the LEOFF1 Plan is 100% funded (i.e., solve for the discount rate)? How are either of these proposed mergers good for the LEOFF1 members or employers?	6/29/2016 11:07 AM
913	What benefit would I get for all the years I invested funds in LEOFF 1, and why should others benefit when they did nothing and now want to be covered with our program because they did not attend to theirs?	6/29/2016 11:05 AM
914	Would each system retain it's own board of directors?	6/29/2016 11:01 AM
915	What other plans are to be merged? Judges Pers 1 & 2.	6/29/2016 10:56 AM
916	I want to be sure that LEOFF 1 will never drop below 125% funded for any reason.	6/29/2016 10:55 AM
917	Why would you destabilize LEOFF 1? What are benefits for the LEOFF 1 members in doing a plan merger? What guarantees would the members have that our benefits would not be effected?	6/29/2016 10:54 AM
918	why ?	6/29/2016 10:48 AM
919	How would LEOFF 1 members be guaranteed 100% of the current pension benefits? Merging a financially viable LEOFF 1 pension system with a deficit pension system, TRS 1 puts the LEOFF 1 system and it's beneficiary's at a great risk of losing the promised benefits. Will the local LEOFF 1 pension boards remain in charge of LEOFF 1 medical and other benefits? I and my fellow LEOFF 1 members contributed a significant portion of our total compensation to fund our retirement system. We received less pay in exchange for the retirement benefits. Why would our hard earned contributions be diverted to rescue a retirement fund whose members did not contribute enough pension dollars to make their system viable for the long term? How will the LEOFF 1 members be compensated for the loss of wages during their law enforcement careers? How will LEOFF 1 members be compensated for the anxiety of knowing there is now a risk that their pension benefits are no longer fully funded? The LEOFF 1 pension system appears financially sound today but we all know that financial markets can change. The stock market crash of 2008 is but one example. There are many risks to our financial systems in the future. How will the legislature guarantee that a merged plan will always be solvent? Will LEOFF 1 members have a higher priority in collecting benefits over other plan members? After all, LEOFF 1 members will have contributed an outsize portion of the retirement plan funds.	6/29/2016 10:47 AM
920	Why?	6/29/2016 10:47 AM
921	Would LEOFF 2 members be eligible for some type of medical plan.	6/29/2016 10:47 AM
922	How will our medical be paid ?	6/29/2016 10:42 AM
923	How would a merger affect the financial status of the merged plans? Who contributed the LEOFF 1 surplus and who "owns" the surplus?	6/29/2016 10:41 AM
924	I am opposed to a plan merger under any circumstances.	6/29/2016 10:40 AM
925	What guarantee do I have that my LEOFF 1 pension benefits will remain the same and not be negatively impacted by the planned merger?	6/29/2016 10:36 AM
926	How would LEOFF 1 retirees be sure they will be funded properly for future needs now being supported?	6/29/2016 10:30 AM
927	Is the LEOFF1 "surplus" real or just projected? If the surplus does not happen, it is too late to insure fully funded LEOFF1. The result would be two underfunded plans.	6/29/2016 10:06 AM
928	What provisions will be implemented to assure and guarantee that this merger will be properly funded	6/29/2016 10:02 AM

## (Test) SCPP Merger Study

929	I now have a contract with the State of WA. that was negotiated years ago, that I and others contributed to for my, and many others retirement. How can the State Legislature arbitrarily break that contract, which is known as LEOFF I.	6/29/2016 10:00 AM
930	Would current pension guarantees be impacted? Would a merger increase pension costs for employers or employees of either plan?	6/29/2016 9:57 AM
931	Will additional benefits be afforded LEOFF 1 such as Spouse medical in exchange for stealing our fully funded plan.	6/29/2016 9:46 AM
932	Why can't the legislation plan a proper budget with out robbing pension plans.	6/29/2016 9:41 AM
933	Would my LEOFF 2 benefits increase to be more in line with LEOFF 1?	6/29/2016 9:37 AM
934	What if the investment returns fall and the funds' UAAL increase? What effect would this have on looking at other retirement plans in terms of merging them?	6/29/2016 9:32 AM
935	All Legal ramifications. Tax implications. Financial impacts to Leoff 1 members and citizens of Washington after last Leoff 1 member has passed.	6/29/2016 9:28 AM
936	Not interested in merger	6/29/2016 9:26 AM
937	what is the process to take all my money out	6/29/2016 9:25 AM
938	I am opposed to a merger.	6/29/2016 9:08 AM
939	Why should the well funded and stable leoff 1 fund be destabilized by a merger with the underfunded trs 1. Why should members and beneficiaries of leoff 1 potentially lose benefits bailing out a plan apparently underfunded by the legislature or the participants.	6/29/2016 8:55 AM
940	I believe that proposed plans should be taken to the public and not decided by a committee amongst the legislature.	6/29/2016 8:43 AM
941	The LEOFF1 plan/funds should not be used for TRS. There is a reason(s) the TRS 1 plan is not financially sound and exposing the LEOFF 1 system to it is dangerous and a typical "legislative quick fix". Fund TRS and leaveLEOFF 1 alone. Also, the local LEOFF1 disability boards must remain in place for the protection of members.	6/29/2016 8:36 AM
942	Would LEOFF 1 be in danger of becoming underfunded like TRS 1?	6/29/2016 8:27 AM
943	how would changes impact LEOFF 1 benefit provisions ?	6/29/2016 8:24 AM
944	Would participants of LEOFF 1 loose their identity?	6/29/2016 8:20 AM
945	How will a merger affect my current benefits? Will a merger help me in any way or hinder my current access to medical care?	6/29/2016 8:19 AM
946	How would this merge improve my LEOFF1 benefits? How do you compare two totally different occupations with benefits owed by contract? How can I believe promises made when the people making the promises will not be held accountable as what got us here now from past promises?	6/29/2016 8:10 AM
947	How will you protect my retirement?	6/29/2016 8:02 AM
948	why would LEOFF members what to sacrifice pention benefits to bailout TRS? Why not look at why LEOFF has been successful and impliment changes to TRS rather than taking the easy road of taking from one plan to suppot another?	6/29/2016 7:59 AM
949	Why???	6/29/2016 7:52 AM
950	Make sure they see the enormous benefits of leoff 2 as they received more pay PLUs social security benefits . Pay is based on best 5 years not rank Thus a leoff 1 would get many more dollars than we get now.	6/29/2016 7:48 AM
951	will there be any change in my benefits	6/29/2016 7:46 AM
952	Is there any possibility at all that I will ever lose any current benefit?	6/29/2016 7:45 AM
953	Isn't the pension system a contract with the employees?	6/29/2016 7:38 AM
954	Why not merge LEOFF1 with LEOFF2 instead?	6/29/2016 7:32 AM
955	Why? Our system is fine, we shouldn't have to bail out the TRS1 system that has been always miss managed.	6/29/2016 7:28 AM
956	Is it legal?	6/29/2016 7:25 AM
957	What are the fiscal impacts? What are any impacts on the other LEOFF plans and TRS plans? Both short term impacts, and long term impacts.	6/29/2016 7:23 AM
958	Would anything change monetarily to my LEOFF1 Pension? Would there be any changes to my local Pension Board?	6/29/2016 7:21 AM
959	If there will be an iron clad guarantee that if the economy falters and interest rates collapse, the defined benefits will not change (for members of both plans.	6/29/2016 7:14 AM

## (Test) SCPP Merger Study

960	Is the State going to do their part. They haven't yet that's why we're here.	6/29/2016 7:07 AM
961	What prevents changes from being made to current people eligible?	6/29/2016 7:06 AM
962	How EXACTLY will surplus LEOFF I funds be apportioned?	6/29/2016 7:01 AM
963	What benefits am I going to loose if the merger goes through. LEOFF I is funded, who is responsible if the merger goes through, and it bankrupts both systems	6/29/2016 6:55 AM
964	Why does the Legislature think that LEOFF 1 is a charity program ?	6/29/2016 6:54 AM
965	Why would you be merging all Plan 1 members except PERS 1? Is the assumption that the 3 listed Plans are equal in benefits? No. PERS 1 and TRS 1 are equal...so it must be adding benefits to the teachers while ignoring ONE other retirement group.	6/29/2016 6:49 AM
966	Under what authority can they remove money from the LEOFF 1 plan to share with others.	6/29/2016 6:44 AM
967	1) Who will monitor? 2) who will remember all details 30 yrs from now? 3) can you guarantee my lifetime pension? 4) would all my bebenefits remain the same? 5) why any merger? 6) why with TRS? 7) what would you do with the monies to guarantee separate benefits with the two groups? 8) how many people would be involved in each group? 9) why the two different careers put together? 10) how many extra people will it take to oversee/monitor the different benefits? 11) what is the need to do this in the first place? 12) if the state needs the moneies to cover another groups pensions, how can the state be held accountable when it robs peter to pay paul? 13) what will it be next? 14) why wasn't the research done previously? 15) why were not all stakeholders with background knowledge included in the discussions?	6/29/2016 6:35 AM
968	Will our benefits in our LEOFF1 pension carry into the merged plan, and put in writing so that there is no doubt as to what those benefits are?	6/29/2016 6:27 AM
969	Will there be any impact on my retirement both financial and medical?	6/29/2016 6:14 AM
970	what other alternatives were explored and why were they dismissed?	6/29/2016 6:02 AM
971	what legal issues would prevent such a merger of such diverse stakeholder groups	6/29/2016 5:46 AM
972	I am fearful that any merger would weaken our Pension Plan	6/29/2016 5:43 AM
973	How will the strength of the LEOFF1 system be protected from the lack of funds and protection that the merger would cause?	6/29/2016 5:27 AM
974	Would local Government LEOFF Boards still be used to deter in medical payments?	6/29/2016 5:19 AM
975	How ;will current benefits for LEOFF 1 plan members be guaranteed?	6/29/2016 5:19 AM
976	WhyTRS 1 is not required to come into the merger with matching funds. This might mean each TRS 1 member pay the amount to bring their fund up to match LEOFF 1 fund?	6/29/2016 5:13 AM
977	Why are you trying to merge LEOFF1, with anyone in the first place? It's like my house is paid for, your's isn't, so you want me to help pay for yours??	6/28/2016 11:48 PM
978	Why	6/28/2016 11:42 PM
979	1) Why, other than to cover your lack of funding for TRS 1, would you want to merge a solvent retirement fund with one that is defunct? is this politics as usual?	6/28/2016 11:15 PM
980	Why are they even considering this merger? How solvent will a merger be? I have heard in the past that the LEOFF 1 system has considerable funds built up and if that is the case, are we merging comparable funds?	6/28/2016 10:29 PM
981	What is your view of a complete plan be ?	6/28/2016 10:21 PM
982	Would there be a guarantee of no adverse impact on my benefits?	6/28/2016 10:15 PM
983	Why do we need a merger. The legislature doesn't want to give us back our COLA that they took away.	6/28/2016 10:01 PM
984	Why	6/28/2016 9:58 PM
985	What absolute guarantees would a currently fully funded LEOFF I retiree have is a merged system cannot be fully funded and the state defaults on its obligations? That is, other states have declared they cannot fully fund promised benefits and as a result they have cut promised benefits. What form of "governance" would such a plan be? That is, would a robust and healthy LEOFF I retiree be at the mercy of a larger membership that has a vested interest in increasing benefits for its own members over the LEOFF I retiree?	6/28/2016 9:57 PM
986	Why are you stealing our money?	6/28/2016 9:26 PM
987	How does this differ from the old adage of robbing peter to pay paul. When Leoff I started,the legislature decided to delay payment to the Leoff I fund to pay for other things. How is this different?	6/28/2016 9:24 PM

## (Test) SCPP Merger Study

988	How solvent would the Leoff I become with the merger?	6/28/2016 9:24 PM
989	Will LEOFF I, with a surplus, be reduced if plans are comingled? Will benefits of each plan stay constant?	6/28/2016 9:22 PM
990	1. How can you guarantee my retirement funds and those to my wife when I pass will be protected. 2. How can we prevent this from taking place.	6/28/2016 9:20 PM
991	Will the pensions remain "funded"?	6/28/2016 9:05 PM
992	Why? What are the fiscal implications to LEOFF 1? Does the law allow for such a merger? Presumably TRS 1 was not properly funded, thus the effort to make it more solvent by merging it with LEOFF 1. Assuming that's true, why wasn't TRS 1 funded properly?	6/28/2016 8:53 PM
993	How will it impact leoff 1 members in the long term?	6/28/2016 8:39 PM
994	How will my benefits be affected? LEOFF1 is funded and why should we fund TRS1 when the legislature underfunded that group?	6/28/2016 8:29 PM
995	any reduction in already promised (contracted) benefits would bring unnecessary litigation to the state.	6/28/2016 8:23 PM
996	What is the impact on LEOFF and what is the benefit to our members	6/28/2016 8:04 PM
997	What benefit does this merger provide LEOFF I members that they don't already have? Will ANY funds in either pension fund or funds promised or owed to either pension fund be used for any other purpose? Will all issues currently handled or administered by LEOFF I boards continue to exclusively be handled by those same people?	6/28/2016 7:58 PM
998	Why merge these two plans and not the two leoff plans?	6/28/2016 7:52 PM
999	Why are you doing this to us???????	6/28/2016 7:50 PM
1000	Will they next put their retirement plan in new merger??	6/28/2016 7:39 PM
1001	What guarantee would LEOFF 1 member have that our benefits that would not be reduced because the TRS 1 is not well funded.	6/28/2016 7:39 PM
1002	My medical and retirement checks forthcoming in months ahead	6/28/2016 7:39 PM
1003	Why would any LEOFF1 members want to merge THEIR benefits with any other plan?????	6/28/2016 7:35 PM
1004	Why is this merger even necessary?	6/28/2016 7:27 PM
1005	How safe is my pension. WHY and how can I trust them.	6/28/2016 7:19 PM
1006	Would the state take any funds or would all existing funds stay? Are both fine self sufficient or is one supporting the other if this happens?	6/28/2016 7:17 PM
1007	is raiding the leoff1 legal?	6/28/2016 7:16 PM
1008	How is this beneficial to LEOFF1 members, or is it just another ploy to steal our reserves, and any potential pay-out of excess funds to our members?	6/28/2016 7:09 PM
1009	Why?? Is it just because you and the TRS1 folks didn't take care of your end of bargain? LEOFF1 was diligent in doing our part and now, it seems like because we were that we are being taken advantage of us. Punishing Peter to pay Paul is not what you were elected to do! You need to do the right thing and fund TRS1 the way it was intended...not on our backs!!	6/28/2016 7:07 PM
1010	How is it fair to give our pension (LEOFF 1) which we paid for out of our wages to another entity (TERS) that didn't earn it and has chronically been underfunded?	6/28/2016 7:05 PM
1011	No merger	6/28/2016 7:04 PM
1012	Why was it necessary in the first place...	6/28/2016 6:37 PM
1013	1. Why? 2. How will this affect my future COL raises.	6/28/2016 6:26 PM
1014	What benefits over time will be changed/reduced? ie, cost of living, wife's survivorship benefit, reduced benefits if TRS doesn't pay out what LEOFF 1 does	6/28/2016 6:25 PM
1015	What benefit does the proposed merger have for LEOFF1 members?	6/28/2016 6:22 PM
1016	How long before the system (LEOFF1) dries up with the added THOUSANDS of TRS 1 retired people.	6/28/2016 6:13 PM
1017	Why take out money and put it in another plan.	6/28/2016 6:11 PM
1018	What are the long term plans for the funds in these programs when there are no longer any retired members of beneficiaries? How would the potential merger affect leoff2 and the associated current teachers retirement pension plan?	6/28/2016 6:07 PM

## (Test) S CPP Merger Study

1019	As a previous City Of Seattle pension member, would the new legislation guarantee all the benefits guaranteed in the original LEOFF (1) legislation? This includes guaranteeing our City Of Seattle Pension rights and our Seattle Police Pension Board which interprets the meaning and application of my LEOFF 1 rights? (Far as I know) This concept has never been challenged in the Washington or the Federal court systems.	6/28/2016 5:58 PM
1020	Who benefits? Who loses? Does the state want to take money out of the fund?	6/28/2016 5:57 PM
1021	Why can you steal our money ?	6/28/2016 5:54 PM
1022	Why if the LEOFF plan 1 is fiscally sound would you merge with another plan that is not. You are diluting a sound plan to prop up another.	6/28/2016 5:48 PM
1023	Why merge two different entities	6/28/2016 5:45 PM
1024	Aren't we, the retired LEOFF 1 people, vested in this system making it illegal to use the LEOFF 1 funds?	6/28/2016 5:43 PM
1025	I will want to know the procedure for recall of my representative	6/28/2016 5:41 PM
1026	Why??? Is the only way you can find to fund TRS and LEOFF2 by raiding LEOFF 1? The benefits you are trying to steal belong to LEOFF 1	6/28/2016 5:38 PM
1027	Why? LEOFF 1 did not participate in gain sharing, which is one of the reasons that TERS 1 is not sufficiently funded. Why have two plans that are not fully funded?	6/28/2016 5:37 PM
1028	What are the risks to members of each pension plan?	6/28/2016 5:36 PM
1029	Would the Legislature members consider "merging" their pension plan with those they failed to provide for?	6/28/2016 5:32 PM
1030	1. How will our existing benefits including yearly COLA and our disability boards be protected? 2. Will our employers find a way around our health coverage and disability boards?	6/28/2016 5:30 PM
1031	Would every thing stay the same with LEOFF 1	6/28/2016 5:30 PM
1032	Why would you merge a funded plan (LEOFF I) with an unfunded one. That's robbing Peter to pay Paul.	6/28/2016 5:28 PM
1033	Leave LEOFF1 independent of other pensions	6/28/2016 5:24 PM
1034	Why would the legislature merge a solvent (LEOFF 1) system into (TRS 1) that is not solvent? Is develop one larger non solvent fund? It makes no sense.	6/28/2016 5:21 PM
1035	Why are they attacking a retirement system that was funded and paid for by LEOFF firefighters and law enforcement officers. If there is a surplus why is not to be disposed to the leoff 1 members?	6/28/2016 5:07 PM
1036	Will such a merger change any part of the fiduciary and other contractual aspects of my present retirement. In other words, I am happy with my situation at present as contracted and wish to see no changes either now or in the future when more meddling seems opportunist.	6/28/2016 5:05 PM
1037	Why the hell would anyone in LEOFF1 want this	6/28/2016 4:59 PM
1038	The legislator has not adequately funded "any" state retirement plan in the past and present, what makes you think that By playing another legislative two-step shell game that future funding will occur?	6/28/2016 4:55 PM
1039	Why would you take away our pension funds to bail out one that is in need? We paid our way and the cities are gradually paying their debt. It is not our fault that the TRS 1 is under funded. I see no reason at all for us to pay for someone else's pension deficiencies.	6/28/2016 4:55 PM
1040	What benefit do Leoff1 members derive from the merger?	6/28/2016 4:50 PM
1041	Funding stability for LEOFF1 maintained? Contractual obligations maintained? Is it even legal to merge?	6/28/2016 4:50 PM
1042	why not merge LEOFF 1 & 2 to ensure that both of these remain fully funded	6/28/2016 4:25 PM
1043	What impact would there be to LEOFF II?	6/28/2016 4:18 PM
1044	Does it impact LEOFF 2?	6/28/2016 3:55 PM
1045	Why are not PERS 1 members part of this proposal?	6/28/2016 3:52 PM
1046	what effect on medical coverage would occur for retired police officers?	6/28/2016 3:44 PM
1047	Will benefits be effected positively or negatively.	6/28/2016 3:33 PM
1048	Purpose? How far underfunded is TERS 1? I think this would only close the gap, not fix it completely.	6/28/2016 3:21 PM