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Subject: Senate Bill 1049
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RE: **Senate Bill 1049**

TO: Co-Chairs Holvey and Girod, members of the Joint Committee on Ways & Means, Capital Construction

My name is Irmgard Friedburg, PhD. I am a medical consultant working at DDS in Salem, and I am a OPSRP PERS member.

It has been an honor for me to do this work to benefit the population of Oregon. My team here has done excellent work which has even been recognized nationally, and we have worked hard for this. I do very much depend on the retirement benefits as promised.

SB 1049 harms my retirement security by making unaffordable cuts to my individual account program. According to analysis from PERS, if this bill passes, my IAP would be cut 7.1%.

This is a tax on my retirement benefits to pay the state's obligation to retirees. These cuts are unfair and illegal and hurt working people like me. People like me hired after OPSRP was created are not the cause of the state's pension debt. The 2003 system was designed to be sustainable and it is. But now you are asking me to take a cut to pay a debt I had nothing to do with creating.

Besides, OPSRP members like me already earn, on average, 88% of what we would earn in the private sector. We have agreed to lower salaries over the years to protect benefits. These reductions are a betrayal of those agreements.

This isn't just about how this impacts workers like me though, it's about Oregon's ability to continue to recruit and retain a strong public workforce. 30% of my colleagues are eligible to retire today. If SB 1049 passes, we will have a rush of retirements and our already overworked staff will struggle with workload issues and the so-called "brain drain" that comes with losing more experienced workers.

I show up to work every day and do my job. I have kept my end of the deal. I urge you to vote NO on SB 1049 and keep your promise to people like me.

Thank you,

Irmgard Friedburg, PhD
Psychologist Consultant

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