

Dear LEOFF Plan 2 Retirement Board:

July 31, 2025

I am writing to request your support regarding an issue that arose with the passage of the Social Security Fairness Act. The repealing of the Windfall Elimination Provision and the Government Pension Offset (GPO) undoubtedly prompted many celebrations amongst public service/ law enforcement communities, and rightfully so.

However, for some who have recently retired and selected their survivor benefit election based on these laws; the reduced retirement income for life through DRS is an unfortunate realization.

My story may help you understand better.

My spouse and I retired under the Washington State Department of Retirement Systems; I retired under LEOFF 2 in 2020, and she retired under PERS 3 in June of 2023.

She selected the 50% Survivor Option when electing her benefit. The decision was a matter of future financial stability for me should she pass away first, given the impact of the since repealed GPO.

In simple terms, she signed up to receive approximately three hundred dollars less a month for the rest of her life based on Social Security practices in 2023. Unbeknownst to either of us within seven months the rules would change. The change allows me to collect full Social Security and Survivor benefits if she passes first; thus the 50% Survivor Option for her already modest pension is not what she would currently select. The impact of the Social Security Fairness Act is a positive thing moving forward. However, for those families where a spouse opted to receive a lesser DRS benefit prior to the passage, the long-term effect is hugely detrimental to our financial security.

In fairness to our family and others who worked years in public service/law enforcement regarding recent retirees, I am requesting that a window of time be created to allow for a one-time change to the selection of pension benefits.

It would be much appreciated if you could initiate/sponsor a bill relating to allowing retirees of a certain recent timeframe, in relation to the repealed law to change their survivor benefit election.

Thank you for your careful consideration in this matter, I'm sure many law enforcement/public service families will support and thank you.

Regards, Lonnie Tofsrud