

# **A All Arizona School Retirees Association**

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## **Key Talking Points: Defending ASRS Defined Benefits**

- 1) Defined benefits (DB) programs (like ASRS) cost less than defined contributions (DC) programs for the same retirement benefits --- *“More bang for the buck!”*
- 2) Defined benefits plans are more dependable than defined contribution plans for retirees --- *“No gambling on your livelihood.”*
- 3) ASRS is not a “gift funded by taxpayers”. The most significant portion of benefits comes from investment earnings. The remainder is paid for equally by workers and employers. *“Don’t apologize for what we’ve paid for.”*
- 4) ASRS is healthy and well-managed. --- *“One of the TOP systems in the nation.”*
- 5) Defined benefits plans allow retirees to continue to support healthy local economic activity. --- *“DB plans support job growth and local tax revenue.”*
- 6) Our defined benefit plan enables AZ to attract and maintain more highly qualified and educated employees --- despite relatively low salaries. --- *“Arizona deserves the best.”*
- 7) The American public as a whole believes in pensions and security in our senior years. --- *“Secure retirement has three parts: pensions, social security & savings.”*
- 8) AASRA will monitor and respond to myths of comparison between public and private sector compensation. --- *“No apples and oranges comparisons.”*

For additional information on advocacy issues, please contact AASRA  
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