

**Joan M. Groves  
80 Lincoln City Road  
Salisbury CT**

**TESTIMONY FOR PUBLIC HEARING  
LABOR AND PUBLIC EMPLOYEES COMMITTEE**

My name is Joan Groves and I am a member of the Association of BellTel Retirees. I am a resident of Salisbury CT. I am asking that you support HB 6148, Pension Transfer Legislation.

This legislation would offer protection to retirees who are facing a de-risking of their pension plan by their former employers. Full disclosure of the new plan, in a timely fashion, as well as a guarantee of the same coverage and the same protections as provided by ERISA must be made a part of this legislation.

In today's economy, retirees are very dependent on knowing that the pensions they were promised during their working years remains constant and protected. The pension was an important part of their retirement planning and having it suddenly become an annuity can be cause of great concern. These funds must be protected.

I thank you for your interest and attention and urge you to support this legislation.

Sincerely,

/s/ Joan Groves

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