PERS Overview

Senate Committee on Workforce

Steven Patrick Rodeman
PERS Executive Director

February 2017

PERS Oregon Public Employees Retirement System

System Overview – Benefit Components

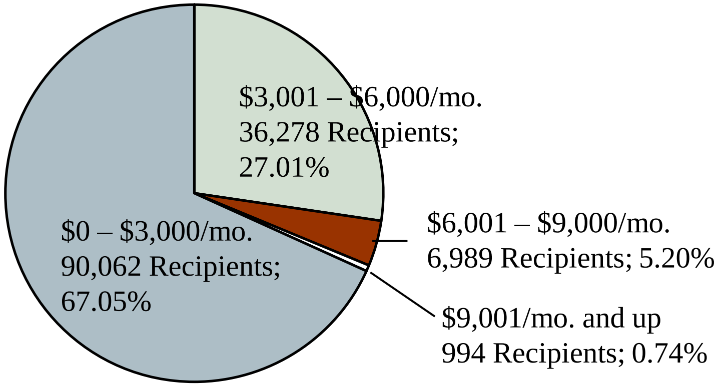
Tier One: Members hired before January 1, 1996
Tier Two: Members hired between January 1, 1996 and August 28, 2003
OPSRP: Members hired after August 28, 2003
IAP Account: All members with service after January 1, 2004

	Tier One Pension	Tier Two Pension	OPSRP Pension	IAP Account
Normal retirement age	58 (or 30 yrs); P&F* = age 55 or 50 w/ 25 yrs	60 (or 30 yrs); P&F = age 55 or 50 w/ 25 yrs	65 (58 w/ 30 yrs); P&F = age 60 or 53 w/ 25 yrs	Members receive IAP account at the time of retirement – may select distribution option
Early retirement	55 (50 for P&F)	55 (50 for P&F)	55, if vested	
Benefit calculation methods	Money Match Full Formula Formula +Annuity	Money Match Full Formula	Full Formula	Six account distribution options
Full Formula benefit factor	1.67% general 2.0% P&F	1.67% general 2.0% P&F	1.50% general 1.80% P&F	N/A
Lump-sum vacation payout Included in covered salary for contributions (6%)?	Yes	Yes	No	N/A
Included in Final Average Salary?	Yes	No	No	
Unused sick leave included in Final Average Salary?	Yes	Yes	No	N/A

*"P&F" refers to members who meet statutory definitions of "Police" or "Firefighter" as determined by their employer.

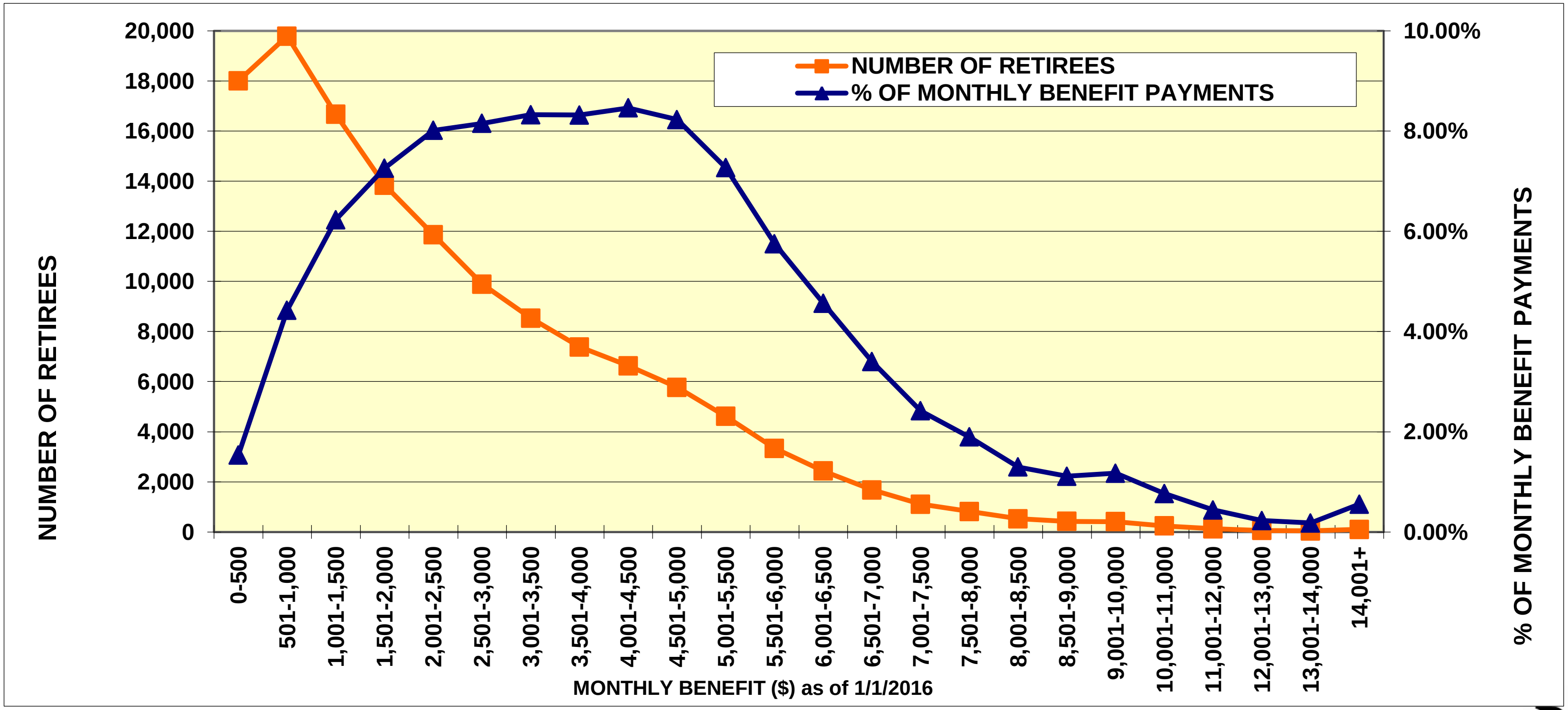
PERS Oregon Public Employees Retirement System

Who Gets Paid How Much?

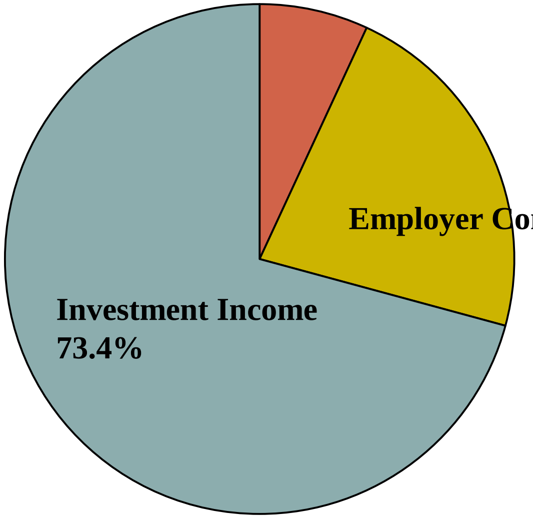


134,323 Benefit Recipients (as of January 1, 2016)

Average Annual Benefit: $29,720
Median Annual Benefit: $23,493



How Has PERS Been Funded?



Revenue by source (1970-2015)

	Calendar Year (as of December 31)						
	2009	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**
Funded Status							
Including side accounts	86%	87%	82%	91%	96%	84%	79%
Excluding side accounts	76%	78%	73%	82%	86%	76%	71%
Unfunded Actuarial Liability (UAL) ($ B)							
Including side accounts	$8.1	$7.7	$11.0	$5.6	$2.6	$12.1	$16.2
Excluding side accounts	$13.6	$13.3	$16.3	$11.1	$8.5	$18.0	$21.8

Who is Eligible to Retire?* (as of September 30, 2016)

Employer Group	Tier One		Tier Two		OPSRP		Eligible to Retire by Employer Group	Total Members in Employer Group	% of Members Eligible to Retire
	Actives	Inactives	Actives	Inactives	Actives	Inactives			
State Agencies & Universities	5,494	3,093	3,983	1,536	5,446	958	20,510	59,741	34.33%
School Districts	6,137	3,360	5,349	2,674	7,202	2,057	26,779	85,353	31.37%
Local Govt.	4,873	2,587	3,631	1,980	4,555	1,153	18,779	60,469	31.06%
Community Colleges	778	619	805	600	1,382	702	4,886	11,301	43.24%
Judges	41	3	42	2	---	---	88	202	43.56%
Eligible to retire	**17,323**	**9,662**	**13,810**	**6,792**	**18,585**	**4,870**	**---**	**---**	**---**
TOTAL	**26,985**		**20,602**		**23,455**		**71,042**	**217,066**	**32.73%**

* Reflects the number of members eligible to retire (including those eligible for reduced benefits) based on: age 55 or 30 years of service for general service members; age 50 or 25 years of service for police & firefighters; and age 60 for judge members.

PERS Oregon Public Employees Retirement System

PERS Overview and Partnerships

The Oregon Legislative Assembly is the “Plan Sponsor” for the Oregon Public Employees Retirement System. The legislature determines the benefit structure for participating public employees. Those benefits have been modified over time, generally with benefit enhancements through 1995, but then reducing benefits since, including the creation of the Tier Two program for employees starting in 1996 and then the Oregon Public Service Retirement Program (OPSRP) for employees that started after August 28, 2003.

The legislature established PERS, the agency, to administer the retirement system in partnership with more than 900 public employers, including school districts, special districts, cities, counties, community colleges, universities, and state agencies. PERS collects records and maintains relationships with almost 350,000 current and former public employees or their beneficiaries.

Public Employees Retirement System
(The Agency)

Membership by Employer
State/Univ/Judges: 59,943
School Districts: 85,353
Local Gov’t: 71,770

Membership by Program
Tier One: 41,987
Tier Two: 54,485
OPSRP: 120,594

Public Employers
900+ schools, cities, counties, special districts, state agencies

PERS Members
210,000+ active/inactive
130,000+ benefit recipients

PERS Oregon Public Employees Retirement System

The PERS Funding Equation

At the end of each calendar year, the PERS actuaries calculate the system's funded status using the following basic equation:

$$B = C + E$$

BENEFITS = CONTRIBUTIONS + EARNINGS

BENEFITS	CONTRIBUTIONS	EARNINGS
present value of earned benefits	employer funds to pay pension benefits	future returns on invested funds
Set by: Oregon Legislature	Set by: PERS Board	Managed by: Oregon Investment Council

Every two years, the PERS Board adjusts contributions so that, over time, those contributions will be sufficient to fund the benefits earned, if earnings follow assumptions.

History of Key PERS Benefit Enhancements, Caps, and Reductions Part 1 – Changes from Plan Inception Through Mid-1990s

Benefit Enhancement

Benefit Cap or Reduction

Year	Action	Affected Members
1945	PERS created as a Money Match retirement plan	Tier One
1947	6-month wait period before becoming a member	Tier One
1953	PERS terminated; reopened next day for Social Security coverage	Tier One
1967	Added Formula + Annuity as defined benefit funded by employers	Tier One
1969	Allowed members to elect to participate in the Variable Account	Tier One
1972	Initiated annual COLA with a 1.5% cap; granted ad hoc COLA for existing retirees (and repeatedly through the early 1980's)	All retirees
1973	Increased Formula + Annuity pension factors	Tier One
1973	Annual COLA cap raised to 2%, but capped at actual inflation or 2% (whichever is less)	Tier One
1973	Accrued sick leave in retirement calc for participating employers	Tier One
1975	Initiated assumed rate guarantee for member regular accounts	Tier One
1975 & After	Credited member regular accounts with more than the assumed rate; did so in every subsequent year possible (1976, 1979, 1980, 1982-1983, 1985-1986, 1988, 1989, 1991, 1993, 1995-1999) until 2003	Tier One
1979	Employers allowed to "pick up" member 6% contribution	Tier One
1981	Added Full Formula benefit calculation method; eliminated Formula + Annuity for new hires	Tier One
1981	Member contributions go from salary based sliding scale to 6% for all	Tier One
1987	Members allowed to purchase 6-month waiting period	Tier One
1989	Added "30 years of service" retirement regardless of age	Tier One
1991	Imposed state income tax on PERS benefits	Tier One
1991	Added tax remedy benefit increase; adjusted in 1995 per court case	Tier One

History of Key PERS Benefit Enhancements, Caps, and Reductions
Part 2 – Changes over the last 20 Years

Benefit Enhancement

Benefit Cap or Reduction

Year	Action	Affected Members
1996	Created Tier Two, applied to all new hires from January 1, 1996: • eliminated guaranteed return on regular accounts • raised normal retirement age • eliminated using sick leave for final average salary	Tier Two
1997	Out-of-state teaching service and some military purchases allowed	All
2003	Created OPSRP, applied to all new hires after August 28, 2003: • decreased benefit factors and limited calculations to Full Formula • increased normal retirement age and vesting requirements • pro-rated the first-year COLA and eliminated "banking" • eliminated vacation payouts and sick leave from final average salary	OPSRP
2003	Created IAP and redirected all member contributions made on or after January 1, 2004, reducing Money Match benefits and subjecting all member contributions to actual market earnings and losses	All
2003	Required regularly updated mortality assumptions and actuarial factors	All
2013	Reduced COLA to 1.5% in 2013; in 2014 and beyond, 1.25% on the first $60,000 of an annual benefit; 0.15% on amounts above $60,000	All
2013	Eliminated any tax remedy for retirees who do not pay Oregon income taxes because they are not Oregon residents	All
2014	Decreased assumed earnings rate from 8.0% to 7.75%	Tier One
2015	Oregon Supreme Court overturns COLA restrictions, restoring up to 2% COLA for all service time accrued before October 1, 2013	All
2016	Decreased assumed earnings rate from 7.75% to 7.5%	All

PERS Board – Duties and Authority

- Five members, appointed by the Governor and confirmed by the Senate (Governor designates who will serve as Board Chair):
  - One member is an employee of the state in a management position or holds an elective office in a governing body of a public employer;
  - One member is retired from a bargaining unit or is currently employed and in a bargaining unit; and
  - Three members with experience in business management, pension management, or investing
- Authority by Statute
  - Trustees of the Public Employees Retirement Fund, directed to administer the system to create and maintain long-term stability and viability
  - Publish an actuarial report at least once every two years evaluating the system's current and prospective assets and liabilities and its financial condition, including the mortality, disability, and other experience of the members and employers
  - Adopt actuarial equivalency factor tables at least once every two years, using the best actuarial information on mortality available at the time of adoption
  - Adopt rules and take all actions necessary to maintain PERS as a federal tax qualified retirement plan

Employer Contribution Rate Setting Cycle

Actuarial valuations are conducted annually, but alternate between "advisory" and "rate setting": e.g., the December 31, 2014, valuation results were used to project employer rates, but the December 31, 2015, valuation was used to set actual rates for the 2017-2019 biennium.

Once employer rates are adopted by the PERS Board (in the fall of the even-numbered year), they become effective the following July 1 of the odd-numbered year (18 months after the valuation date).

Valuation Date	Employer Contribution Rates
December 31, 2013 →	July 2015 - June 2017
December 31, 2015 →	July 2017 - June 2019
December 31, 2017 →	July 2019 - June 2021

PERS Oregon Public Employees Retirement System

Solving the Equation . . .

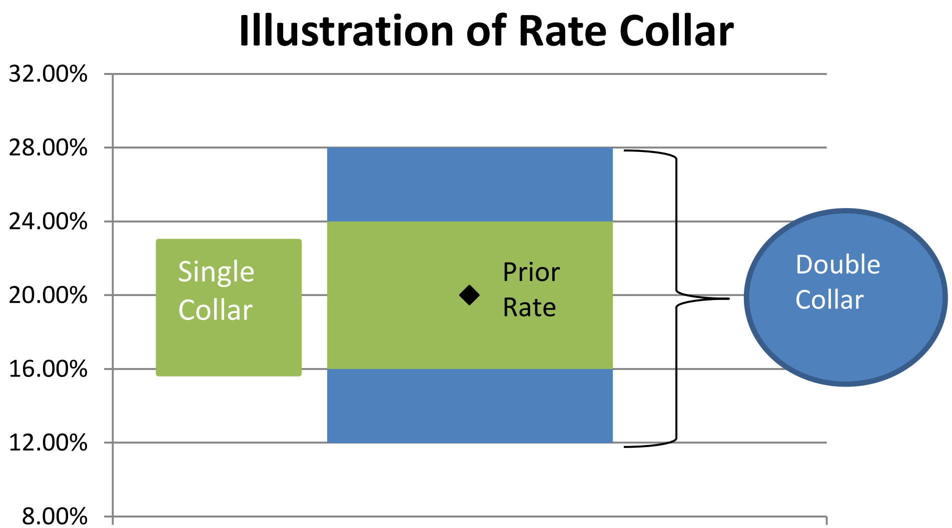
When setting employer contribution rates, the PERS Board considers the following objectives and principles:

- Transparent process and inputs
- Predictable and stable employer contribution rates
- Protect funded status to secure future benefit payments
- Equitable across generations of taxpayers funding the system
- Actuarially sound – fully fund the system if assumptions are met
- GASB compliant

Some of the objectives can conflict, particularly in periods with significant volatility in investment return or projected benefit levels. Overall system funding policies should seek an appropriate balance between conflicting objectives.

Rate Collar – PERS Board Policy

- The maximum change typically permitted by the collar is 20% of the rate currently in effect (3% of payroll minimum collar width)
- If funded status is 60% or lower, the width of the collar doubles to 40% of rate currently in effect (6% of payroll minimum collar width)
- If the funded status is between 60% and 70%, the collar size is prorated between the initial collar and double collar level

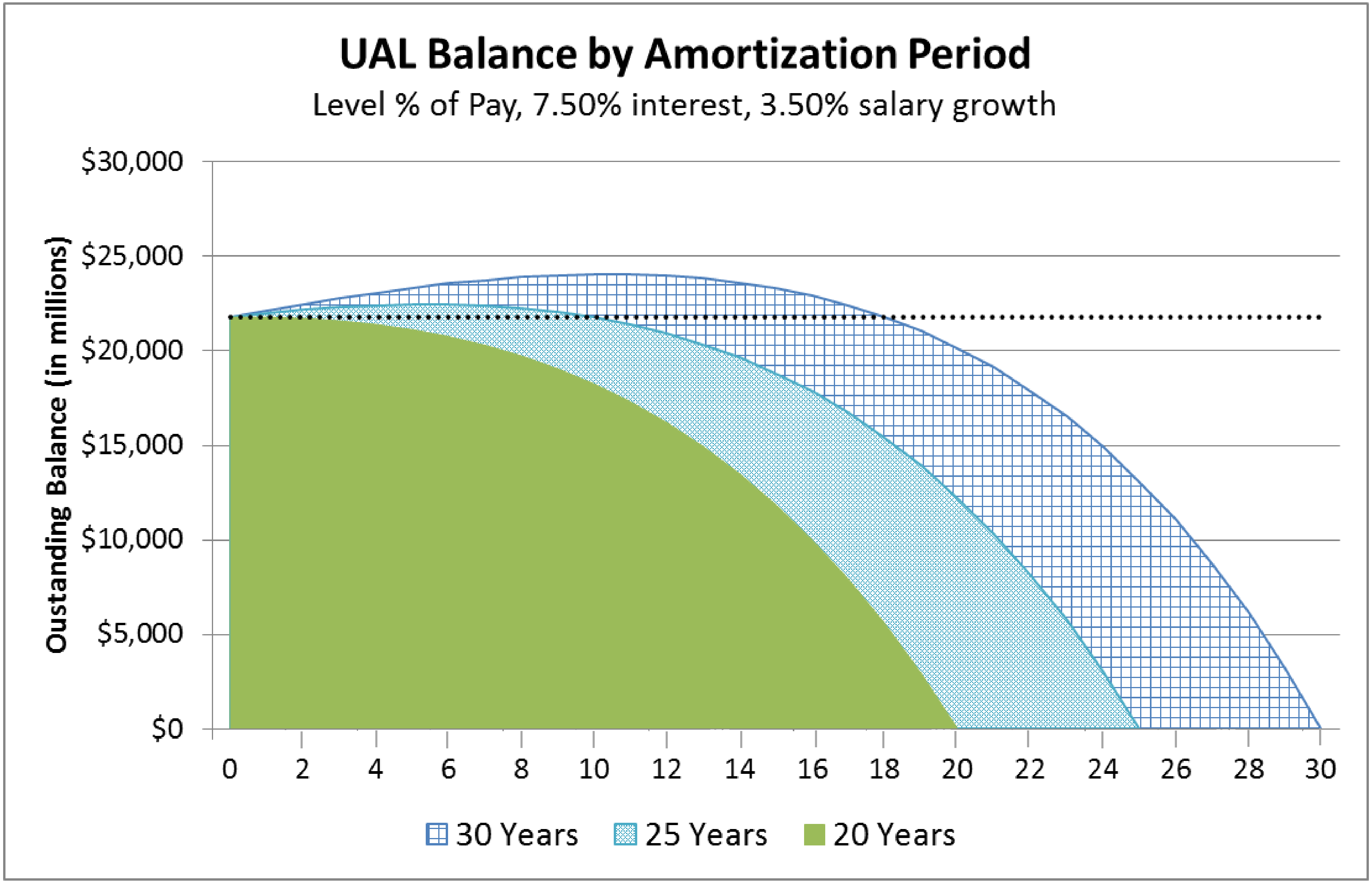


- Rate collars are calculated at a rate pool level and limit the biennium to biennium increase in the UAL rate for a given rate pool

Milliman presentation; May 29, 2015 Board meeting

Oregon Public Employees Retirement System

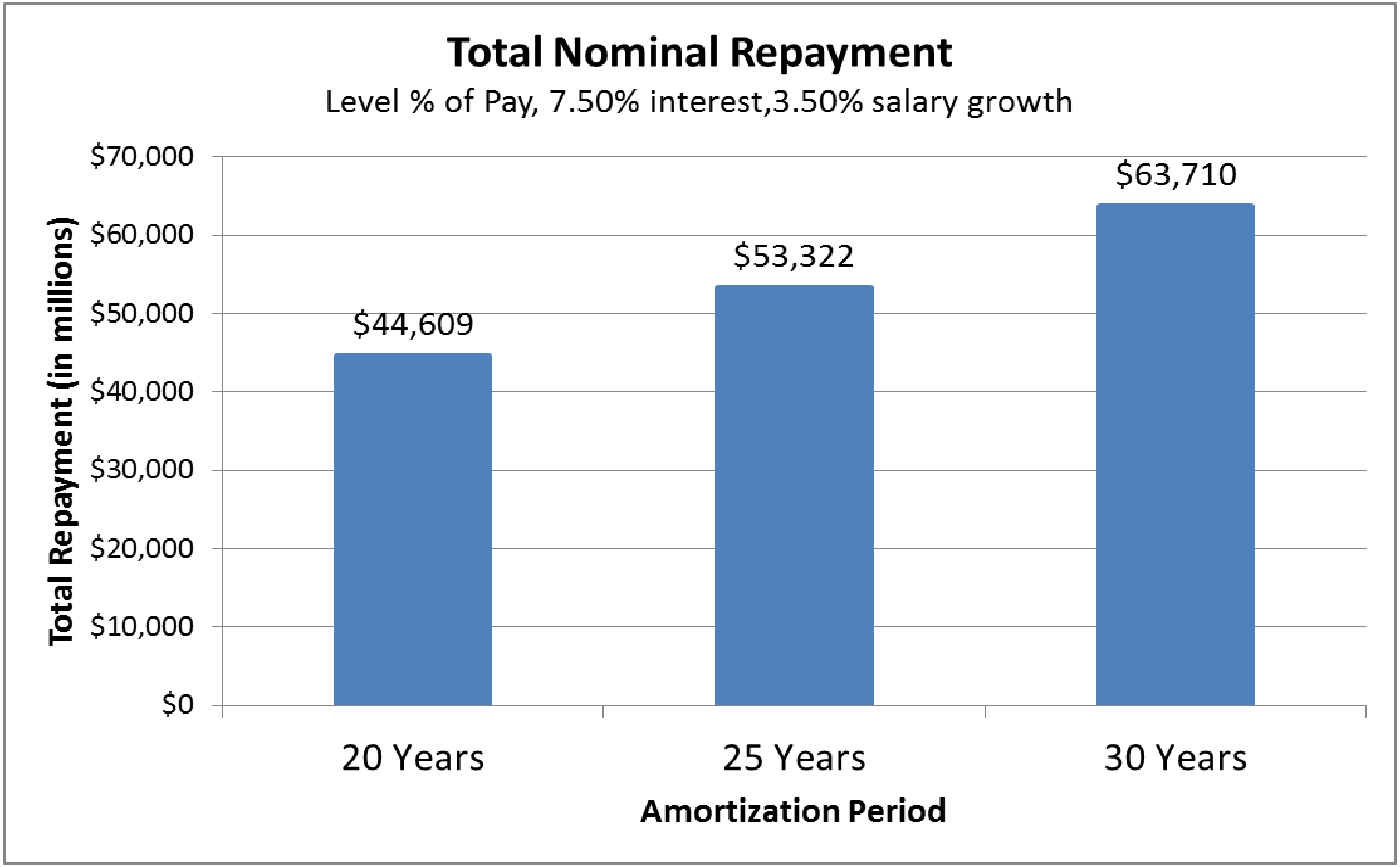
UAL Amortization Patterns



Milliman presentation; September 30, 2016 – joint meeting of OIC/PERS Board

PERS Oregon Public Employees Retirement System

Total UAL Amortization Payments



Milliman presentation; September 30, 2016 – joint meeting of OIC/PERS Board

Supreme Court Rulings on PERS

Strunk: Reviewed the 2003 PERS Reform legislation; upheld limiting crediting Tier One member regular accounts only with the assumed rate and diverting Tier One and Tier Two member contributions (6% of salary) from the regular or variable accounts into the Individual Account Program (IAP), limiting the growth of retirement benefits based on the Money Match calculation method.

Moro: Reviewed the constitutionality of Senate Bills 822 and 861 (2013).
The Court's decision:

- Upheld the elimination of tax remedy payments for recipients who do not pay Oregon state income tax because they do not live in Oregon (about $400 million reduction in system liability)
- Allowed the annual cost-of-living adjustment (COLA) to be reduced only for benefits earned after the legislation's effective date; the Court's decision sets up a split COLA for those members who retired after the legislation's effective date (about $900 million reduction in system liability)

The *Moro* Court's decision seems to draw a bright line on benefit reductions, only allowing them to affect benefits earned after the legislation's effective date.

Basic Principles of PERS Reform

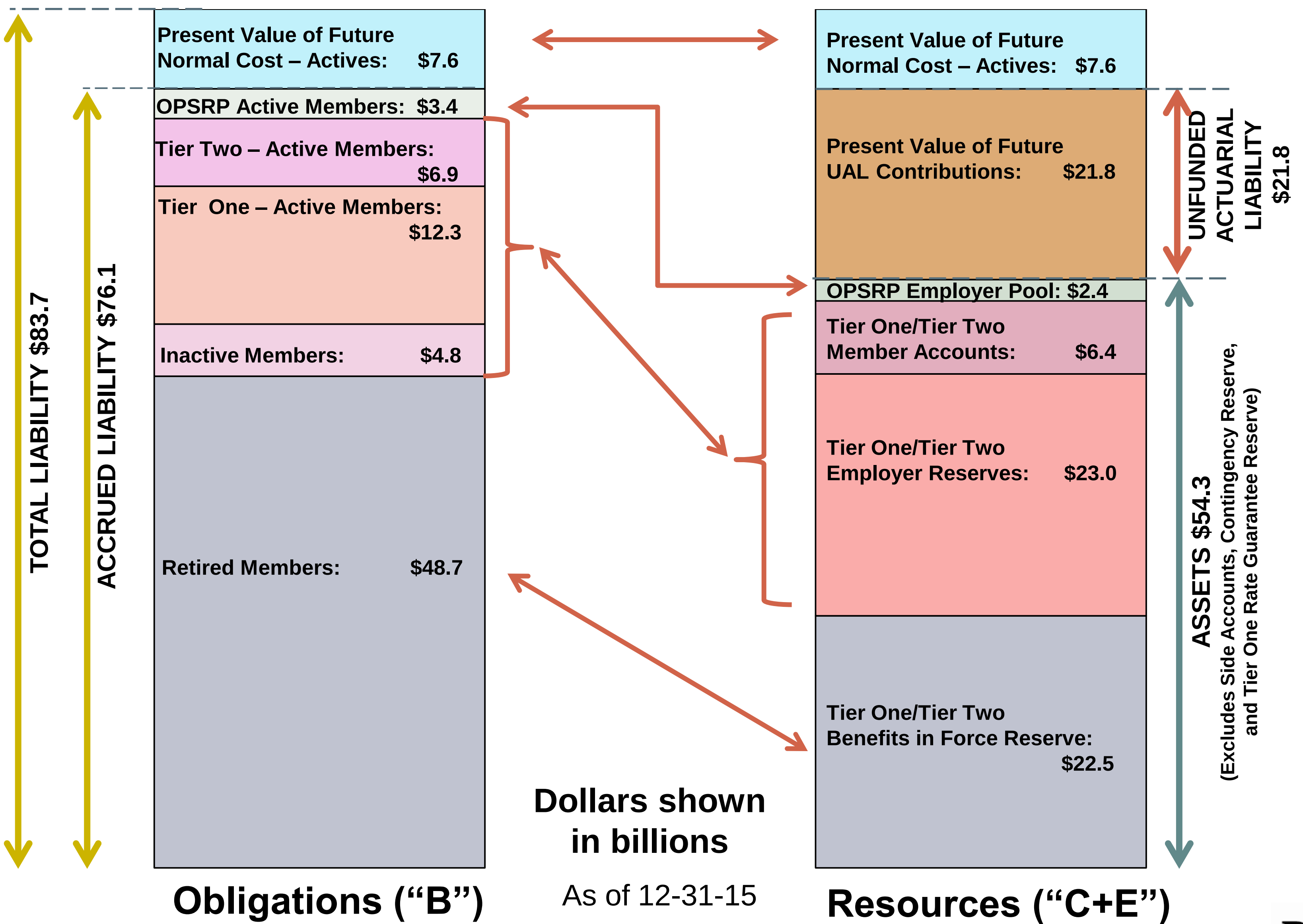
1. **The only way to reduce total cost for a retirement system is to reduce benefits**
   Remember B=C+E – "C" can't go down unless "E" goes up or "B" down

2. **Any reduction of benefits will be challenged in court**
   Take away something a person thinks they should get and you will be sued

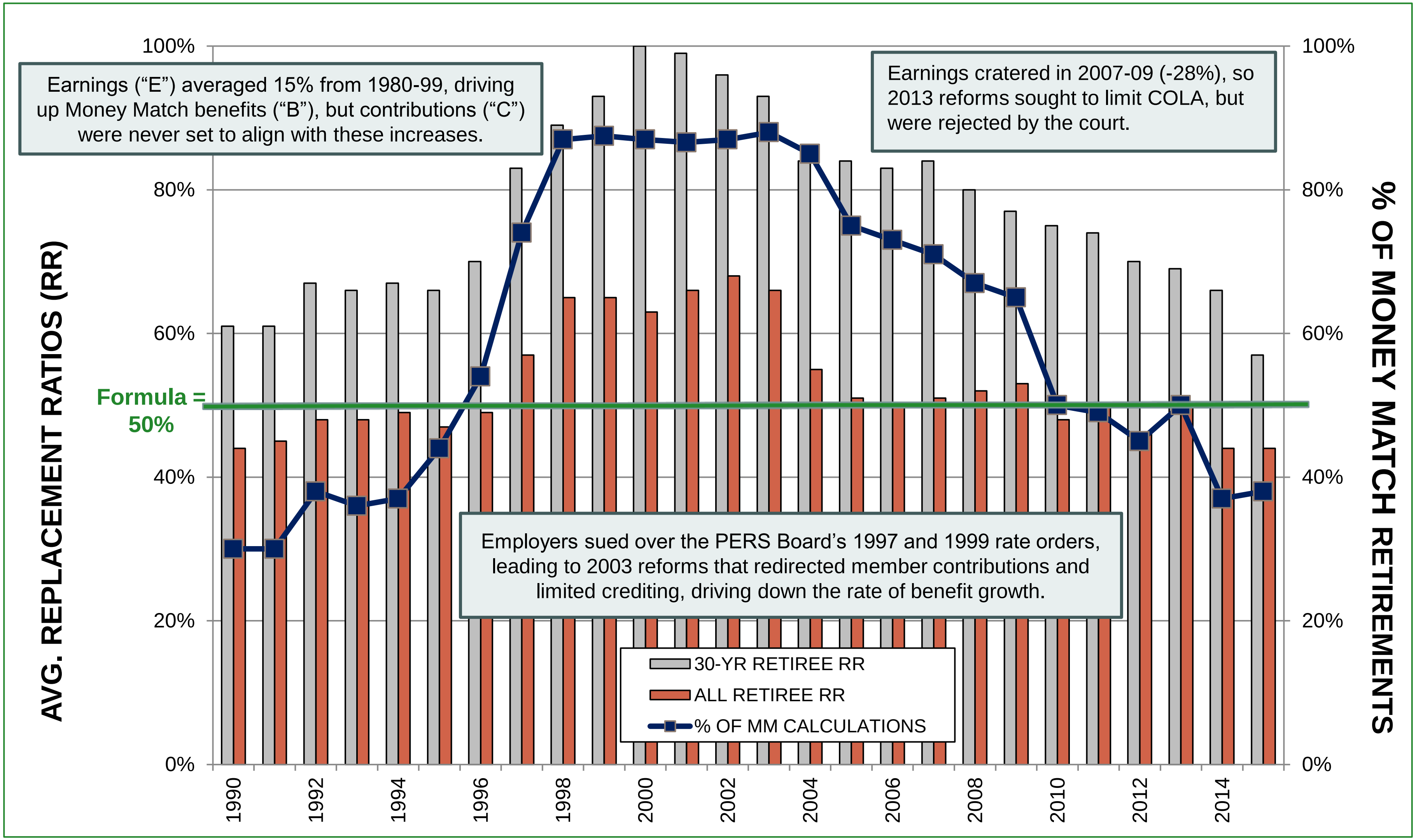
3. **Because of *Moro*, only prospective benefits can be reduced; ergo, benefits earned in the future would be reduced to pay for the benefits earned in the past that can't be reduced**
   If "B" goes down, it's only for the future, which means those benefit reductions won't reduce the $21.8 billion UAL everyone's focusing on

PERS Oregon Public Employees Retirement System

Problem: the "B" and "C+E" Don't Align



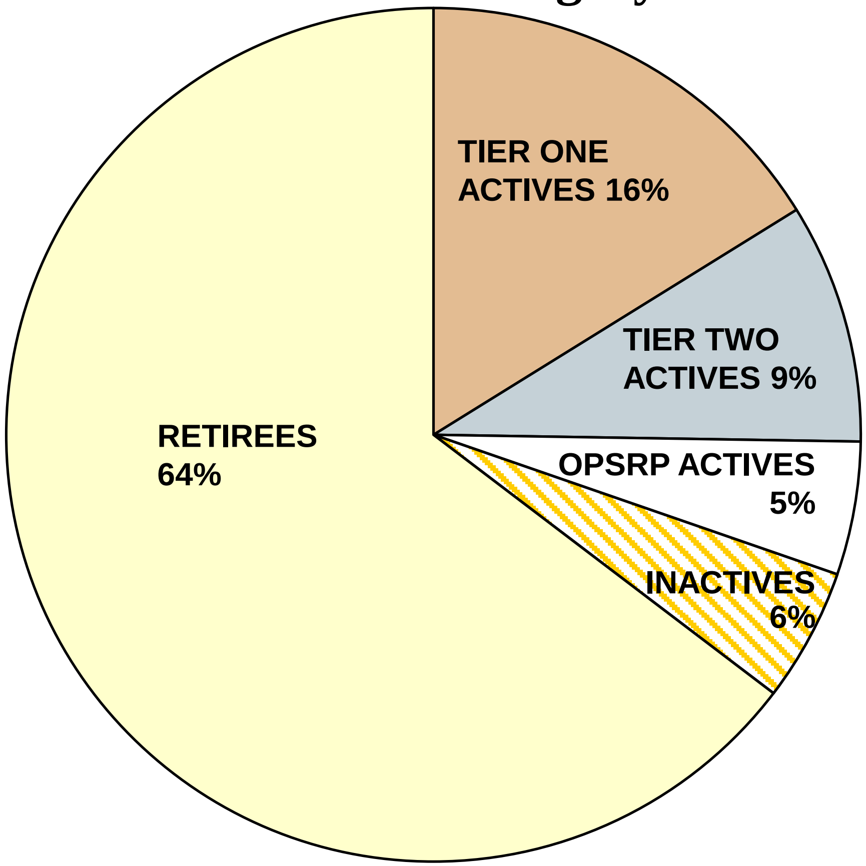
Where the Funding Balance Got Away – Avg. Replacement Ratios (% of "final salary" to monthly benefit)



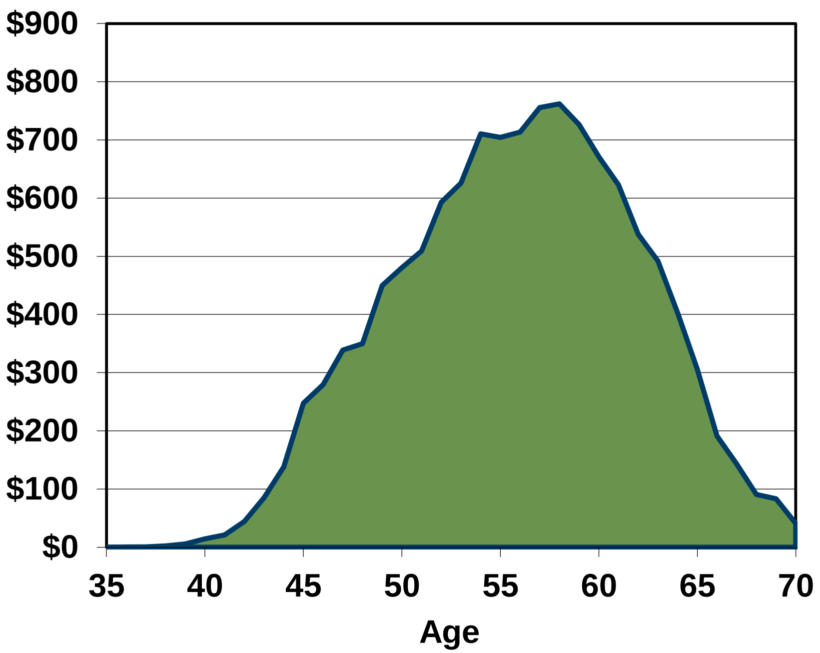
PERS Oregon Public Employees Retirement System

Actuarial Liability by Benefit Program
(Tier One/Two and OPSRP as of 12-31-15)

Actuarial Liability by Member Category



Age Distribution of Tier One Actives' Liability ($ millions)



Milliman presentation; July 29, 2016 Board meeting

PERS Oregon Public Employees Retirement System

System Wide Pension Rates (% of Payroll)

Excludes Retiree Health Care and IAP Contributions

	2015 - 17 Rates			2017 - 19 Rates		
	Tier One/Two	OPSRP	Weighted Average[1]	Tier One/Two	OPSRP	Weighted Average[1]
Normal Cost	13.18%	7.79%	10.94%	15.07%	8.56%	11.79%
Tier 1/Tier 2 UAL	6.63%	6.63%	6.63%	16.02%	16.02%	16.02%
OPSRP UAL	0.61%	0.61%	0.61%	1.27%	1.27%	1.27%
Uncollared Rate[2]	**20.42%**	**15.03%**	**18.18%**	**32.36%**	**25.85%**	**29.08%**
Increase				**11.94%**	**10.82%**	**10.90%**
Collar Limitation	(0.72%)	(0.72%)	(0.72%)	(8.23%)	(8.23%)	(8.23%)
Collared Base Rate*	**19.70%**	**14.31%**	**17.46%**	**24.13%**	**17.62%**	**20.85%**
Side Account (Offset)	(6.38%)	(6.38%)	(6.38%)	(6.14%)	(6.14%)	(6.14%)
SLGRP Charge/(Offset)	(0.47%)	(0.47%)	(0.47%)	(0.48%)	(0.48%)	(0.48%)
Collared Net Rate	**12.85%**	**7.46%**	**10.61%**	**17.51%**	**11.00%**	**14.23%**
Increase				**4.66%**	**3.54%**	**3.62%**

1 Weighting based on the membership distribution (Tier 1/Tier 2, OPSRP) as of the valuation date.

2 Does not include side accounts

Milliman presentation; July 29, 2016 Board meeting

PERS Oregon Public Employees Retirement System

Sources of 2014-2015 UAL Increase ($ billions)

2014	UAL Increase
Expected UAL increase during 2014	$0.2
2014 actual investment returns below assumption	$0.2
Moro adjustment to projected benefits	$5.1
Decrease in assumed rate of return to 7.50%	$1.7
Update to mortality assumptions	$1.8
All other assumption changes and actual experience	$0.5
Total	**$9.5 billion**

2015	UAL Increase
Expected UAL increase during 2015	$0.9
2015 actual investment returns below assumption	$2.6
Actual demographic experience different than assumed	$0.5
Total	**$3.8 billion**

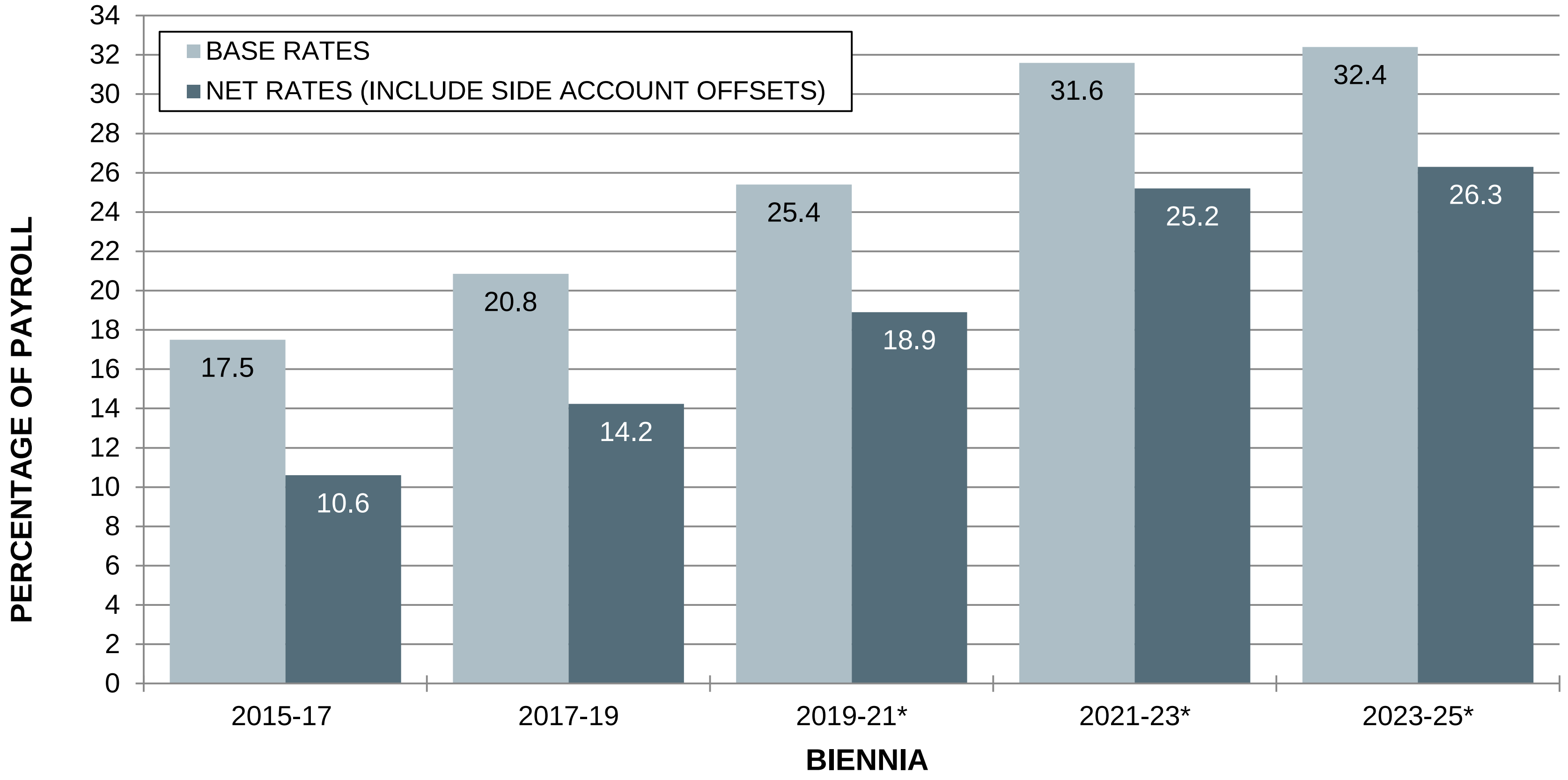
Milliman presentations; September 25, 2014 Board meeting and September 30, 2015 Board meeting

Funded Status and Unfunded Actuarial Liability (UAL) ($ billions)

System-total Pension Funded Status ($ billions)			
Reflects:	**12/31/2013**	**12/31/2014**	**12/31/2015**
Moro decision?	*No*	*Yes*	*Yes*
2014 Experience Study assumptions?	*No*	*Yes*	*Yes*
Actuarial liability	$62.6	$73.5	$76.2
Assets (excluding side accounts)	$54.1	$55.5	$54.4
UAL (excluding side accounts)	$8.5	$18.0	$21.8
Funded status (excluding side accounts)	86%	76%	71%
Side account assets	$5.9	$5.9	$5.6
UAL (including side accounts)	$2.6	$12.1	$16.2
Funded status (including side accounts)	96%	84%	79%

Milliman presentation; July 29, 2016 Board meeting

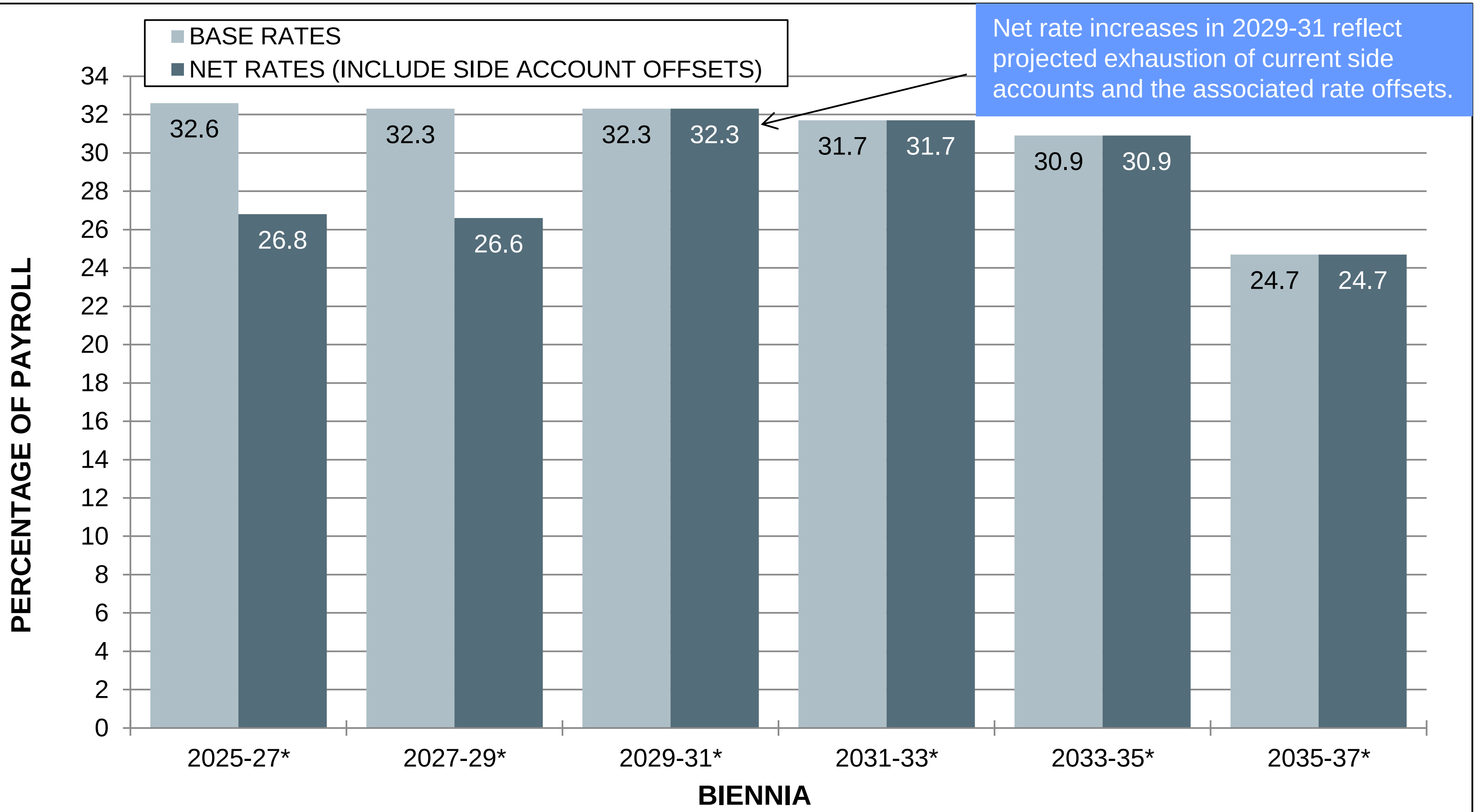
Actual and Projected System Wide Employer Rates (2015-2025)



- RATES ARE COLLARED; THIS LIMITS THE MAXIMUM ALLOWABLE BIENNIUM-TO-BIENNIUM CHANGE IN RATES. THE WIDTH OF THE RATE COLLAR IS DETERMINED BY AN EMPLOYER'S CURRENT CONTRIBUTION RATE AND FUNDED STATUS
- EXCLUDES 6% MEMBER IAP CONTRIBUTIONS AND PENSION OBLIGATION BOND DEBT SERVICE PAYMENTS
- INCLUDES TIER ONE, TIER TWO, AND OPSRP
- DOES NOT INCLUDE RHIA/RHIPA

* PROJECTED BASED ON NOVEMBER 2016 MILLIMAN FINANCIAL MODELING PRESENTATION

Projected System Wide Employer Rates (2025-2037)



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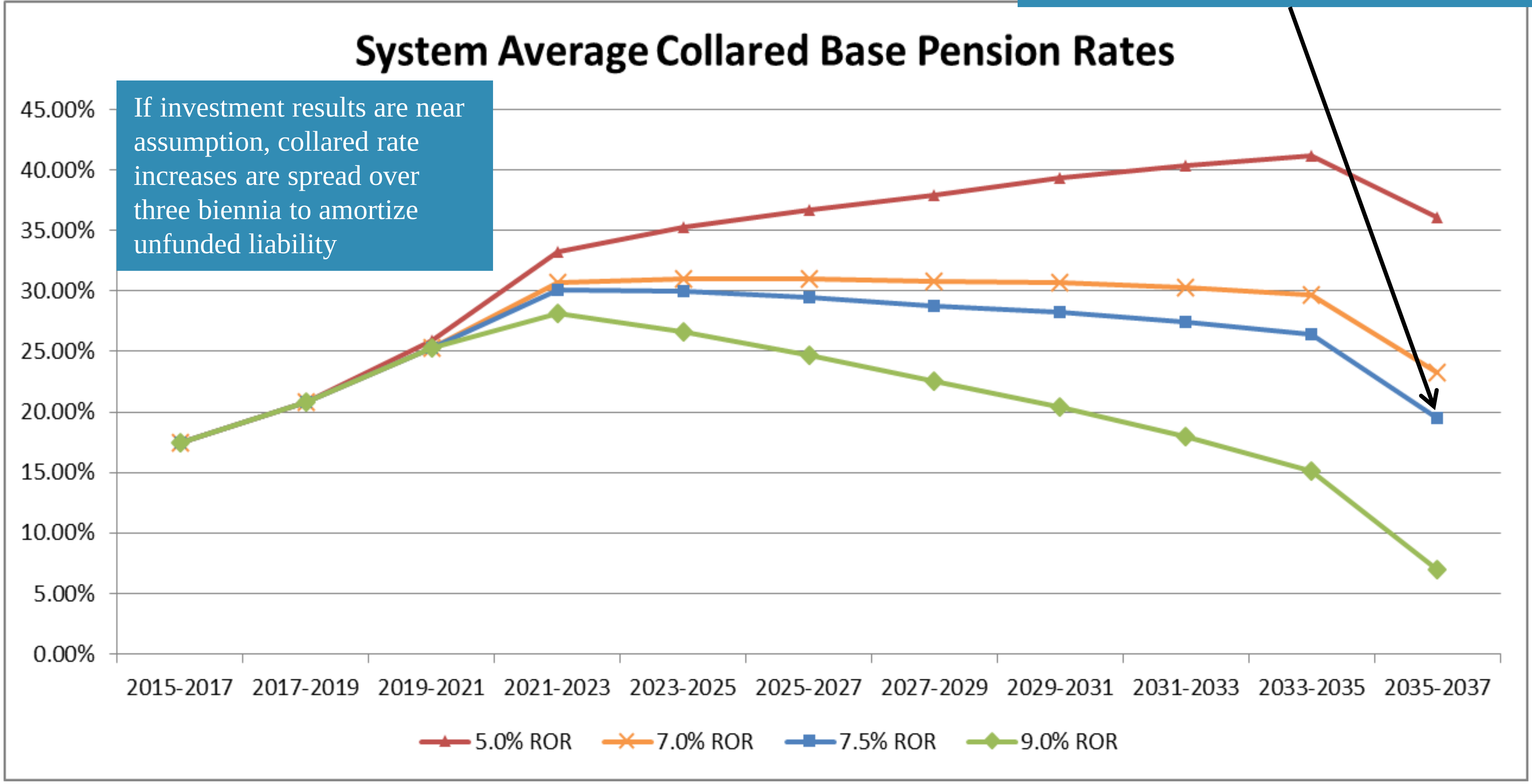
* PROJECTED BASED ON NOVEMBER 2016 MILLIMAN FINANCIAL MODELING PRESENTATION

Collared Base Pension Rates
(November 2016 Financial Modeling)

The steady return model illustrates impact of consistently achieving the assumed 7.5% return and three alternative returns

At assumed return:

- Rate eventually declines as new hire OPSRP members replace retiring Tier 1/Tier 2 members
- Rate drops significantly at 7/1/2035 after amortization of a large portion of current UAL



Milliman presentation; November 18, 2016 Board meeting

2017-19 Contribution Increase Estimates

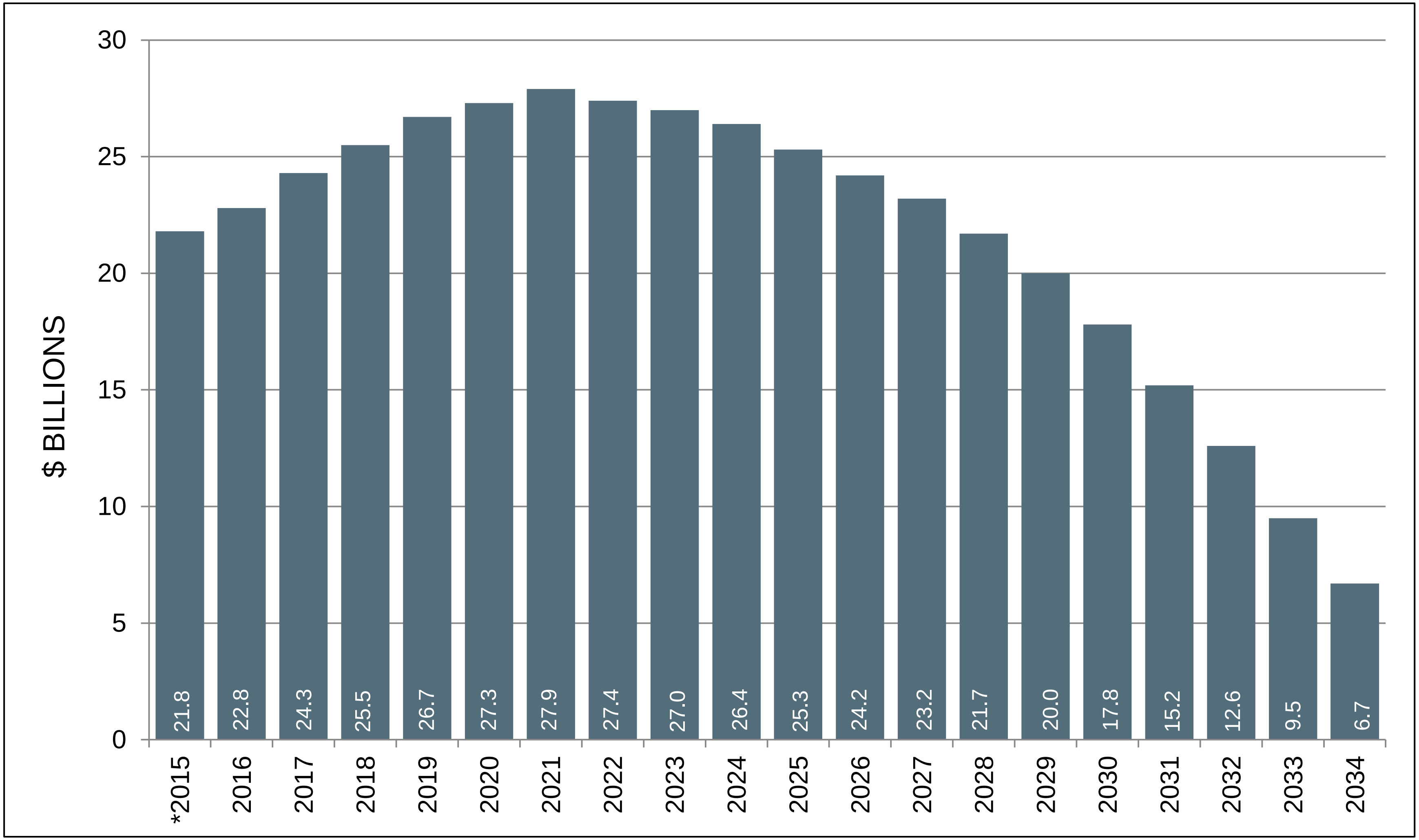
($ millions)	Projected 2015-17 Payroll*	(A) Projected 2015-17 Contribution	Projected 2017-19 Payroll*	(B) Projected 2017-19 Contribution	(B) - (A) Projected Contribution Increase
State Agencies	$5,620	$575	$6,020	$835	$260
School Districts	$6,120	$575	$6,560	$910	$335
All Others	$7,350	$875	$7,880	$1,165	$290
Total	**$19,090**	**$2,025**	**$20,460**	**$2,910**	**$885**

* Assumes payroll grows at 3.50% annually based on 12/31/2015 active member census, reflecting proportional payroll composition (Tier One/Tier Two vs. OPSRP) as of 12/31/2015

- Collared net rates are used to project 2017-2019 contributions
- The advisory valuation had a projected contribution increase of $800 million; the change from that estimate was caused primarily by 2015 investment underperformance and the leveraged effects that side accounts had on net rates

Milliman presentation; July 29, 2016 Board meeting

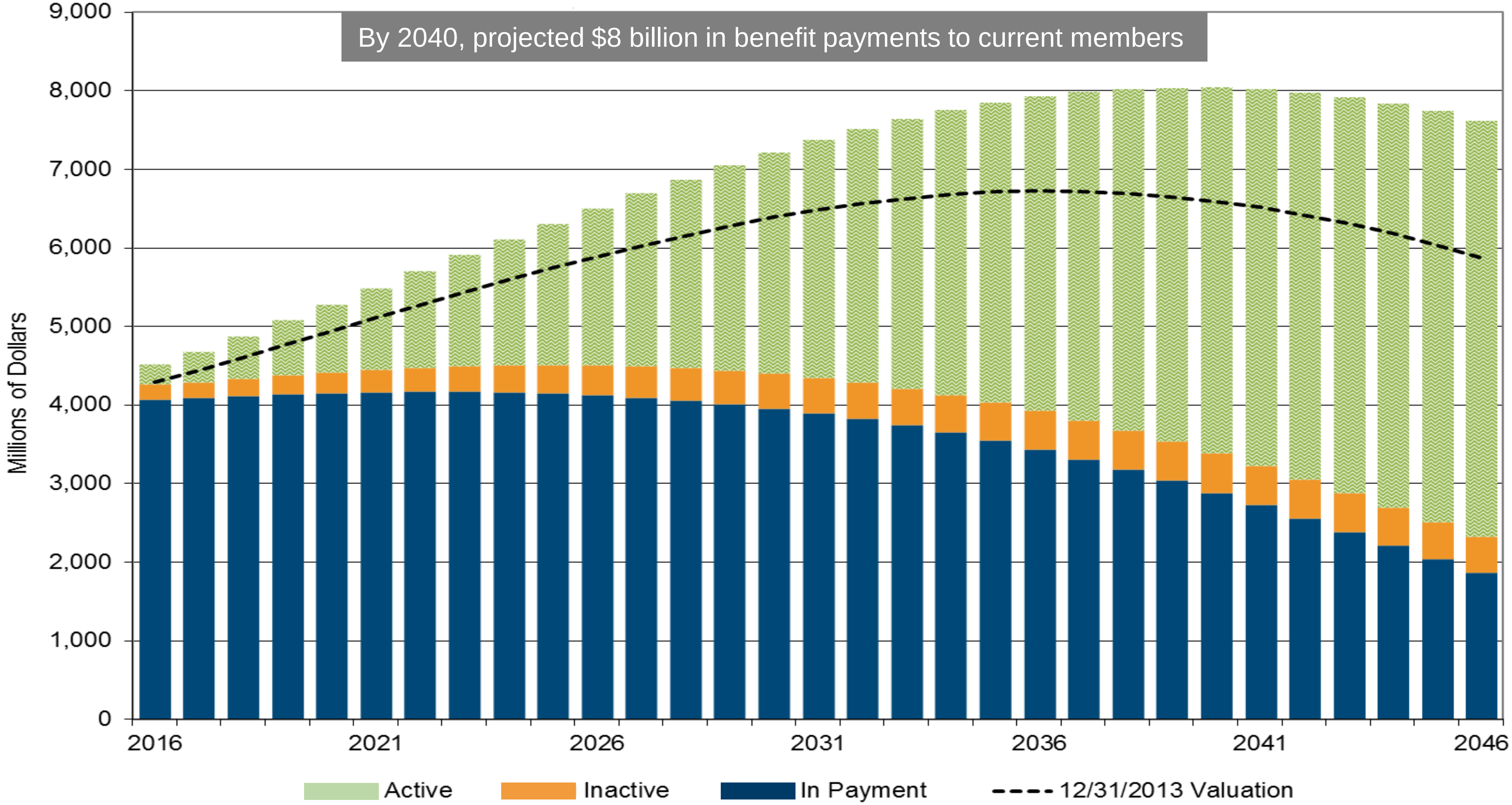
Current and Projected UAL (Excluding Side Accounts)



* 2015 IS ACTUAL; OTHER YEARS ARE PROJECTED BASED ON NOVEMBER 2016 MILLIMAN PRESENTATION

PERS Oregon Public Employees Retirement System

Projected Benefit Payments by Status (as of 12-31-15)

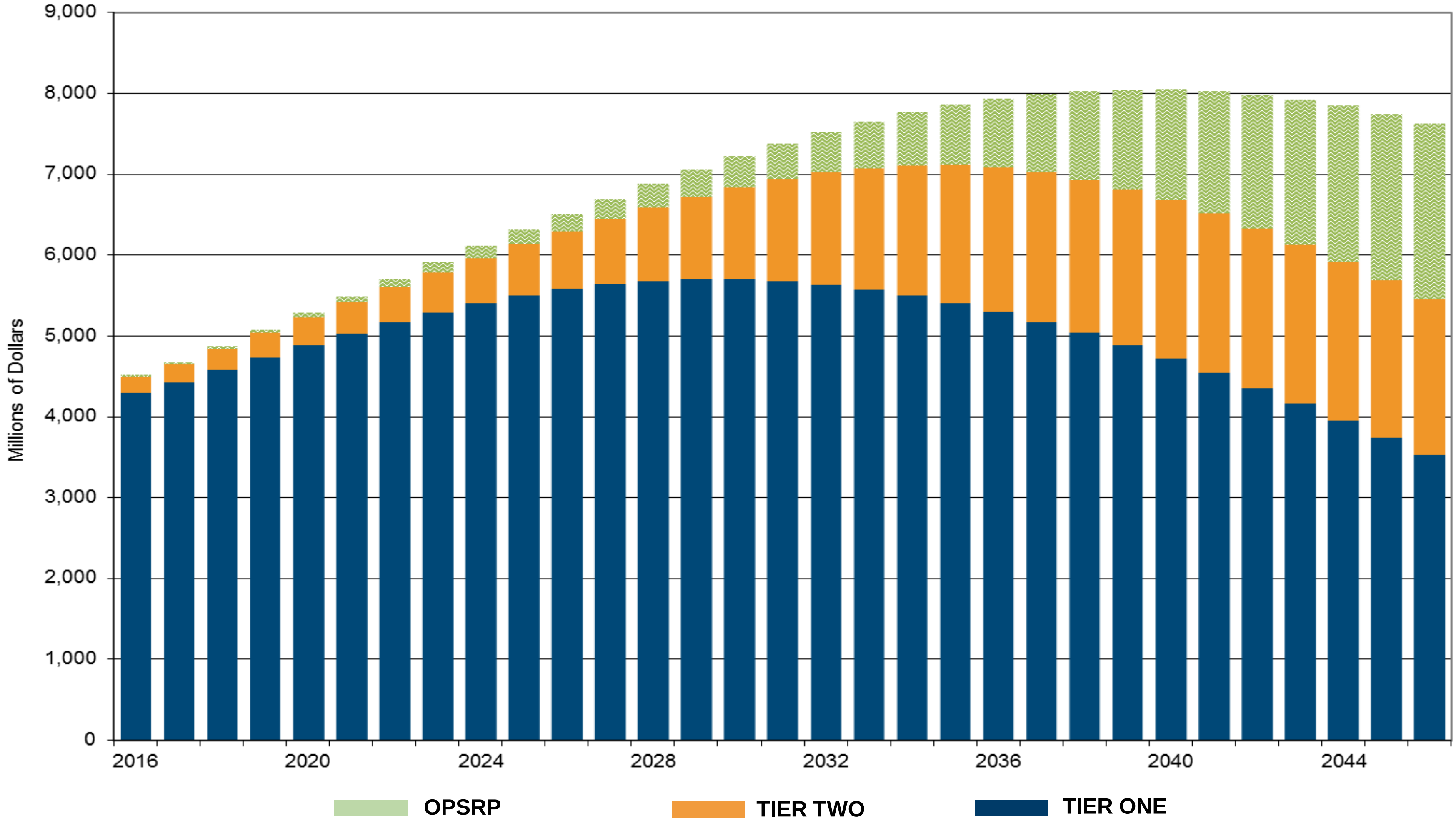


Dotted line depicts the projected payments from the 12/31/2013 rate-setting valuation, which did not reflect the *Moro* decision

Milliman presentation; July 29, 2016 Board meeting

PERS Oregon Public Employees Retirement System

Projected Benefit Payments by Program
(as of 12-31-15)



Milliman presentation; July 29, 2016 Board meeting

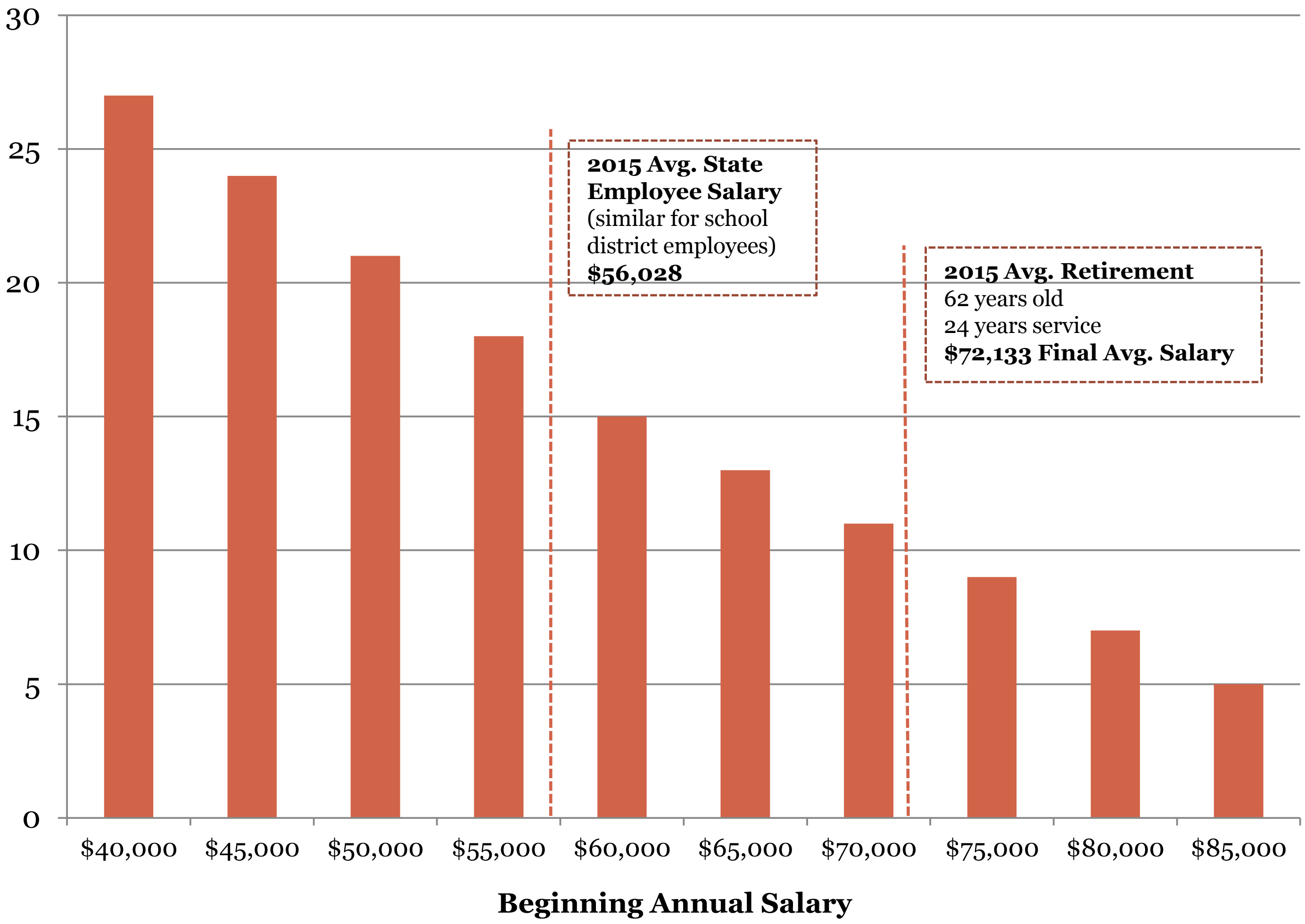
Potential Legislative Concept Analyses

(calculated with a 1-1-18 effective date)

1. **$100,000 limit on final average salary (FAS):** would apply prospectively for all OPSRP and Tier One/Tier Two Full Formula and Formula + Annuity benefits (reference the table on the next slide).
2. **5-year FAS:** would apply prospectively for all OPSRP and Tier One/Tier Two Full Formula and Formula + Annuity benefits. Money Match would not be affected.
3. **1.00%/1.20% multiplier and 0.25%/0.30% multiplier**: would change the pension multiplier to 1.00% of FAS per year of service for general service members and 1.20% for police & fire members for service after January 1, 2018. Service earned before January 1, 2018 would continue to receive the current pension multiplier in benefit calculations.
4. **Change Money Match interest rate:** used to convert account balances to monthly lifetime annuities from the PERS Board's current long-term investment return assumption of 7.50% to an illustrative interest rate of 3.5%. The rate would be independent of the PERS Board's long-term investment return assumption.

Concept Impact Illustration:
Years until Annual Salary is more than $100,000

(Assumes 3.5% annual salary increase)



Potential Legislative Concept Analyses

(calculated with a 1-1-18 effective date) (continued)

5. **Reduce sick leave and vacation payments:** would impact a Tier One/Tier Two member's FAS calculation. A specific proposal was not analyzed; instead the estimated financial impact of:

- **Halving Sick Leave and Vacation Payments** that are included in a Tier One/Tier Two member's FAS calculation.
- **Eliminating Sick Leave and Vacation Payments** that are included in a Tier One/Tier Two member's FAS calculation.

6. **Redirect member contributions:** the 6% member contribution would no longer go into member's Individual Account Program (IAP) accounts but would be redirected to fund Tier One/Tier Two and OPSRP defined benefit programs. Redirected contribution would not add to a Money Match-eligible account balance.

Estimated Effect of Potential Legislative Concepts

Concepts (If concepts are implemented together, the resulting effect would not be the cumulative amount of each concept because interactions between the various benefit modifications would produce a reduction in liability and uncollared contribution rate of smaller magnitude than the sum of the reductions)	**12-31-15 Total Liability ($B)**	**12-31-15 Accrued Liability ($B)**	**2017-19 Uncollared Base Pension Employer Contribution Rates (% of Payroll)**		
			Normal Cost (%)	**UAL (%)**	**Total (%)**
12-31-15 Pension Valuation Results	83.8	76.2	11.79	17.29	29.08
$100,000 Limit on Final Average Salary	(3.3)	(2.0)	(1.30)	(1.55)	(2.85)
5-Year Final Average Salary	(0.7)	(0.5)	(0.25)	(0.40)	(0.65)
1.00%/1.20% Multipliers	(2.8)	(1.8)	(1.20)	(1.35)	(2.55)
0.25%/0.30% Multipliers	(6.5)	(4.0)	(2.85)	(3.0)	(5.85)
Change in Money Match Interest Rate	(0.9)	(0.8)	(0.20)	(0.60)	(0.80)
Halving Sick Leave & Vacation Payouts	(0.35)	(0.3)	(0.08)	(0.22)	(0.30)
Eliminate Sick Leave & Vacation Payouts	(0.7)	(0.6)	(0.15)	(0.45)	(0.60)
Redirecting Member Contributions	(0.0)	(0.0)	(6.00)	(0.0)	(6.00)

Milliman – October 2016

Basic Principles of PERS Reform

1. **The only way to reduce total costs for a retirement system is to reduce benefits**
   Remember B=C+E – "C" can't go down unless "E" goes up or "B" down

2. **Any reduction of benefits will be challenged in court**
   Take away something a person thinks they should get and you will be sued

3. **Because of *Moro*, only prospective benefits can be reduced; ergo, benefits earned in the future would be reduced to pay for the benefits earned in the past that can't be reduced**
   If "B" goes down, it's only for the future, which means those benefit reductions won't reduce the $21.8 billion UAL everyone's focusing on

My Final Thought: The PERS situation is driven by math; as an agency director, there's little margin in having an opinion about math.

For More Information

Website
http://www.oregon.gov/pers

Resources
- **"PERS by the Numbers"** – Approachable summary of information about PERS benefits, demographics, and system funding
- **Board agendas and materials** – Including actuarial presentations from Milliman, policy memos on board actions, and other information

Executive Director
Steven Patrick Rodeman
steven.p.rodeman@state.or.us

Senior Policy Director
Marjorie Taylor
marjorie.taylor@state.or.us
503-431-8902