	Approved
	Date
MINUTES OF THE HOUSE COMMITTEE ON PENS	IONS, INVESTMENTS AND BENEFITS
The meeting was called to order by REPRESENTATIVE DA	VID F. LOUIS at
9:00 a.m./p.m. on Tuesday, March 5	, 19_85in room <u>527-S</u> of the Capitol.
All members were present except:	

March 5, 1985

Committee staff present:

Richard Ryan Gordon Self Rosalie Black

Conferees appearing before the committee:

Representative R.H. Miller - excused.

Marshall Crowther, Executive Secretary, KPERS

Steve Porter, Administrator Employee Health Benefits, Kansas State
Employees Health Care Commission

The meeting was called to order by Representative Louis, Chairman, for hearings on HB 2362 and HB 2500.

HOUSE BILL 2362 - HEARING

Representative Vernon Williams explained that HB 2362 allows medicare supplement coverage for retirants of KPERS, KP&F and the judges retirement system.

Marshall Crowther indicated the fiscal cost of implementing HB 2362 would be \$30 million for approximately 32,500 retirants.

Steve Porter said there is a strong likelihood HB 2362 would work a disadvantage for the retirants that it is meant to help. He added that retirants could possibly obtain insurance on their own at a better cost rather than through the proposed medicare supplement. According to Mr. Porter, it would require six employees to administer the program. First year costs would be \$170,000 and \$140,000 after the first year.

HOUSE BILL 2500 - HEARING

Representative Grotewiel explained that HB 2500 would allow teachers who have taught overseas and who are currently teaching in Kansas to buy up accrued benefits. If the proposed bill goes into effect, it would not allow earlier retirement for teachers. Attachment 1.

Also testifying on HB 2500, Marshall Crowther indicated there

CONTINUATION SHEET

MINUTES OF THEH	OUSE	COMMITTEE ON	PENSIONS,	INVESTMENTS	AND	BENEFITS
room <u>527-S</u> , Statehous		<u>a a.m./p.m. on _</u>	March 5			

Page 2

HOUSE BILL 2500 - HEARING - (con't.)

would be no additional cost to the state and implementation would be consistent with current policy of allowing additional benefits to be purchased with a lump sum payment for any year spent teaching in an out-of-state school.

HOUSE BILL 2423 - ACTION

Representative Williams moved that HB 2423 be reported favorable for passage; seconded by Representative Dyck. The motion carried.

HOUSE BILL 2218 - ACTION

Gordon Self explained a balloon amendment needed for several references throughout the bill that referred to Option D and outdated language on Page 7. Attachment 2.

Representative Williams moved to adopt the technical amendments for HB 2218; seconded by Representative Laird. The motion carried.

Representative Williams moved that HB 2218 be reported favorable for passage as amended; seconded by Representative Laird. The motion carried.

The meeting adjourned at 9:45 a.m.

The next meeting will be held on March 7, 9:00 a.m., in Room 527-S.

David Home

Please PRINT Name, Address, the organization you represent, and the Number of the Bill in which you are interested. Thank you.

3-5-85

	3-5	-05	
NAME	ADDRESS	ORGANIZATION	BILL NO.
Harold C Fitte	Topolica	TARTA	
Riliard Funk	1	KAJB	
Joseph Dun	TOPEKA	BUBS	
Steve forter	TOPERA	BCBS HEALTH CARE Commission	2362
Ken Cox	Topeka	KAPE	
John D Mc Negl	Topeka		
Jack Haw	7 //	KREKS	
Mu-shell Crowth	-	11	
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STATE OF KANSAS

attachment I

KEN GROTEWIEL

REPRESENTATIVE. NINETY-SECOND DISTRICT
1425 W MURDOCK
WICHITA, KANSAS 67203
(316) 265-2704



COMMITTEE ASSIGNMENTS

MEMBER ENERGY AND NATURAL RESOURCES FEDERAL AND STATE AFFAIRS PENSIONS. INVESTMENTS AND BENEFITS

HOUSE OF REPRESENTATIVES

March 5, 1985

RELEVANT POINTS ON HB 2500

- 1) This bill allows the purchase of additional KPERS benefits, but at an amount equal to the actuarial value of those benefits.
- 2) There is no additional cost to the state.
- 3) Currently, additional benefits can be purchased with a lump sum payment for any year spent teaching in an out-of-state school (KSA 74-4936 a).
- 4) This bill increases the number of situations under which such purchases can be made.
- 5) They include teaching "in a foreign teaching service in an overseas dependents' school, in a recognized teacher exchange program or in any program where a teacher is chosen by the Kansas department of education to teach in a foreign country".
- 6) There are several reasons why someone might choose to purchase additional benefits:
 - a) to become vested in the KPERS system
 - b) to opt for a retirement alternative that requires no financial management
 - c) to take the chance that one's own lifespan will exceed that which is projected by the actuarial tables.

Thank you for considering HB 2500. It will provide options for KPERS members without putting any financial burden on the KPERS fund.

Attachment

attachment 2

HOUSE BILL No. 2218

By Committee on Pensions, Investments and Benefits

2-7

AN ACT concerning the Kansas public employees retirement system and certain retirement systems thereunder; relating to retirement benefit options; amending K.S.A. 1984 Supp. 20-2610a, 74-4918 and 74-4964 and repealing the existing sections.

0022 Be it enacted by the Legislature of the State of Kansas:

Section 1. K.S.A. 1984 Supp. 20-2610a is hereby amended to read as follows: 20-2610a. (a) A judge may elect to have such judge's retirement annuity paid under one of the options provided in this section in lieu of having it paid in the form stated in K.S.A. 20-2610 and amendments thereto. Such election shall be made at least three years one year before date of actual retirement, unless the judge submits evidence, satisfactory to the board, of the judge's good health. If option A is elected, and the spouse or a dependent of the judge is named joint annuitant, such good health requirement shall be waived. A specific person option A end B. The same requirements and limitations shall apply in the event a judge wishes to change the named joint annuitant or cancel or change the option selected.

(b) The amount of retirement annuity payable under an op-0038 tion shall be based on the age of the judge and, if applicable, the 0039 age of the joint annuitant, and shall be such amount as to be the 0040 actuarial equivalent of the retirement annuity otherwise payable 0041 under K.S.A. 20-2610 and amendments thereto as prescribed in 0042 subsection (c). In no case shall the total amount of retirement 0043 annuity payable under any option provided in this section be 0044 more than 100% of the retirement annuity which would have 0045 been otherwise payable if no option had been elected under this or D

0046 section.

0047

- (c) The retirement options are:
- (1) Option A. Joint and 1/2 to joint annuitant survivor. A 0048 0049 reduced retirement annuity payable to the judge during the judge's lifetime in a monthly amount equal to the product of (A) 0051 the monthly payment of the retirement annuity otherwise pay-0052 able under K.S.A. 20-2610 and amendments thereto and (B) the 0053 percentage equal to 87% 88% minus .6% .4% for each year by 0054 which the age of the judge's joint annuitant is less than the 0055 judge's age, computed to the nearest whole year, or plus .6% .4% 0056 for each year by which the age of the judge's joint annuitant is 0057 more than the judge's age, computed to the nearest whole year, 0058 with 1/2 of that monthly amount continued to the judge's joint 0059 annuitant during such joint annuitant's remaining lifetime, if 0060 any, after the death of the judge. In the event that the designated 0061 joint annuitant under option A predeceases the retired judge, the 0062 amount of the retirement annuity otherwise payable to the judge 0063 under option A shall be adjusted automatically to the retirement 0064 annuity which the judge would have received if no option had 0065 been elected under this section.
- (2) Option B. Joint and survivor. A reduced retirement an-0066 0067 nuity payable to the judge during the judge's lifetime in a 0068 monthly amount equal to the product of (A) the monthly payment 0069 of the retirement annuity otherwise payable under K.S.A. 20-0070 2610 and amendments thereto and (B) the percentage equal to 0071 75% 79% minus .0% .6% for each year by which the age of the 0072 judge's joint annuitant is less than the judge's age, computed to 0073 the nearest whole year, or plus .0% .6% for each year by which 0074 the age of the judge's joint annuitant is more than the judge's age, 0075 computed to the nearest whole year, with that monthly amount 0076 continued to the joint annuitant during the joint annuitant's 0077 remaining lifetime, if any, after the death of judge. In the event that the designated joint annuitant under option B predeceases 0079 the retired judge, the amount of the retirement annuity other-0080 wise payable to the judge under option B shall be adjusted 0081 automatically to the retirement annuity which the judge would 0082 have received if no option had been elected under this section.

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- 0083 (3) Option C. Life with 10 years certain. A reduced retire84 ment annuity payable to the judge during the judge's lifetime in
 0085 a monthly amount equal to 94% of the monthly payment of the
 0086 retirement annuity otherwise payable under K.S.A. 20-2610 and
 0087 amendments thereto and if the judge dies within the ten-year
 0088 certain period, measured from the commencement of retirement
 0089 annuity payments, such monthly payments shall be continued to
 0090 such judge's beneficiary during the balance of the ten-year
 0091 certain period.
- (4) Option D. Joint and 3/4 to joint annuitant survivor. A 0093 reduced retirement annuity payable to the judge during the 0094 judge's lifetime in a monthly amount equal to the product of (A) 0095 the monthly payment of the retirement annuity otherwise pay-0096 able under K.S.A. 20-2610 and amendments thereto and (B) the 0097 percentage equal to 83% minus .5% for each year by which the 0098 age of the judge's joint annuitant is less than the judge's age, 0099 computed to the nearest whole year, or plus .5% for each year by 30100 which the age of the judge's joint annuitant is more than the 0101 judge's age, computed to the nearest whole year, with 3/4 of that 0102 monthly amount continued to the judge's joint annuitant during 0103 such joint annuitant's remaining lifetime, if any, after the death 0104 of the judge. In the event that the designated joint annuitant 0105 under option D predeceases the retired judge, the amount of the 0106 retirement annuity otherwise payable to the judge under option 0107 D shall be adjusted automatically to the retirement annuity 0108 which the judge would have received if no option had been 0109 elected under this section.
- 0110 (d) If a member attains age 60 and dies without having 0111 actually retired, the member's spouse, if the spouse is benefi0112 ciary for the member's accumulated contributions, may elect to 0113 receive benefits as a joint annuitant under option A, calculated as 0114 if the member retired on date of death, in lieu of receiving the 0115 member's accumulated contributions.
- 0116 (e) Benefits payable to a joint annuitant shall accrue from the 0117 first day of the month following the death of a member or retirant 0118 and, in the case of option A and option B, shall end on the first 0119 day of the month in which the joint annuitant dies.

and option D

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0120 (f) The provisions of the law in effect on the retirement date 0121 of a judge under the retirement system for judges shall govern 0122 the retirement annuity payable to the retired judge and any joint 0123 annuitant.

Sec. 2. K.S.A. 1984 Supp. 74-4918 is hereby amended to read as follows: 74-4918. (1) A member may elect to have such member's retirement benefit paid under one of the options provided in this section in lieu of having it paid in the form 0128 stated in K.S.A. 1982 Supp. 74-4915 and amendments thereto. 0129 Such election must be made at least one year before date of 0130 actual retirement or on the entry date whichever is latest, unless 0131 the member submits evidence, satisfactory to the board, of such 0132 member's good health, except that if option A is elected and the 0133 spouse or a dependent of the member is named joint annuitant, 0134 such good health requirement will be waived. A specific person must be designated as joint annuitant at the time of election of option A of B, except that if a member who has elected to have such member's retirement benefit paid under option A for B wishes to change or cancel the option elected or change the named joint annuitant, such member must do so at least one year before date of actual retirement, unless the member before actual retirement submits evidence, satisfactory to the board, of 0142 the good health of the joint annuitant under the option being 0143 canceled or changed, or the joint annuitant previously named 0144 when electing to change the named joint annuitant. Under no 0145 circumstances may an option be changed or canceled nor the 0146 named joint annuitant changed after the date of actual retirement of the member.

0148 (2) The amount of retirement benefit payable under an op0149 tion shall be based on the age of the member and, if applicable,
0150 the age of the joint annuitant, and shall be such amount as to be
0151 the actuarial equivalent of the retirement benefit otherwise
0152 payable under K.S.A. 1982 Supp. 74-4915 and amendments
0153 thereto, as prescribed in subsection (3). In no case shall the total
0154 amount of retirement benefit paid under any option provided in
0155 this section be more than 100% of the retirement benefit which
0156 would have been otherwise payable if no option had been

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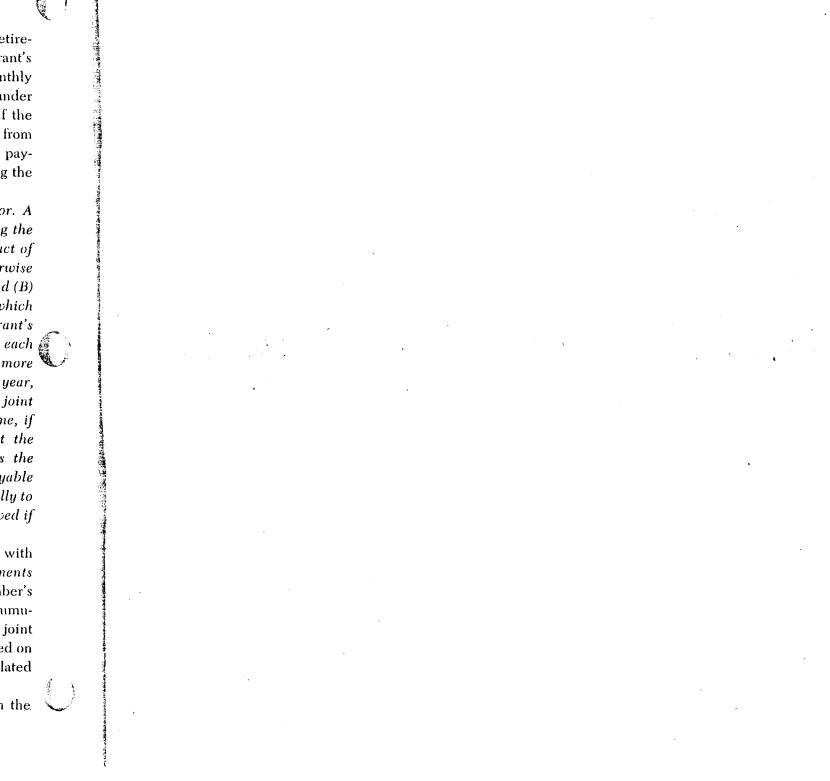
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- (3) The retirement 158
- (A) Option A. Join 0159 0160 reduced retirement be 0161 retirant's lifetime in a 0162 the monthly payment 0163 able under K.S.A. 4989 0164 and (B) the percentage 0165 year by which the age 0166 the retirant's age, con 0167 .6% .4% for each year 0168 annuitant is more than 0169 whole year, with 1/2 0170 retirant's joint annuita 0171 lifetime, if any, after 0172 the designated joint a 0173 retirant, the amount of 0174 to the retirant under o 0175 the retirement benefit 0176 no option had been e
- (B) Option B. Join 0177 0178 efit is payable to the 0179 monthly amount equa 0180 of the retirement ben 0181 Supp. 74-4915 and an 0182 equal to 75% 79% mis 0183 of the retirant's joint 0184 computed to the near 0185 year by which the ag 0186 than the retirant's age 0187 that amount continue 0188 annuitant's remaining 0189 retirant. In the event 10190 option B predeceases 0191 benefit otherwise pay 0192 adjusted automatical 0193 tirant would have red

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0194 this section.

- (C) Option C. Life with 10 years certain. A reduced retirement benefit is payable to the retirant during the retirant's
 lifetime in a monthly amount equal to 94% of the monthly
 payment of the retirement benefit otherwise payable under
 K.S.A. 1982 Supp. 74-4915 and amendments thereto and if the
 retirant dies within the ten-year certain period, measured from
 the commencement of retirement benefit payments, such payments shall be continued to the retirant's beneficiary during the
 balance of the ten-year certain period.
- (D) Option D. Joint and 3/4 to joint annuitant survivor. A 0205 reduced retirement benefit is payable to the retirant during the 0206 retirant's lifetime in a monthly amount equal to the product of 0207 (A) the monthly payment of the retirement benefit otherwise 0208 payable under K.S.A. 74-4915 and amendments thereto and (B) 0209 the percentage equal to 83% minus .5% for each year by which 0210 the age of the retirant's joint annuitant is less than the retirant's 0211 age, computed to the nearest whole year, or plus .5% for each 0212 year by which the age of the retirant's joint annuitant is more 0213 than the retirant's age, computed to the nearest whole year, 0214 with 3/4 of that monthly amount continued to the retirant's joint 0215 annuitant during such joint annuitant's remaining lifetime, if 0216 any, after the death of the retirant. In the event that the 0217 designated joint annuitant under option D predeceases the 0218 retirant, the amount of the retirement benefit otherwise payable 0219 to the retirant under option D shall be adjusted automatically to 0220 the retirement benefit which the retirant would have received if 0221 no option had been elected under this section.
- (4) If a member, who is eligible to retire in accordance with 0223 the provisions of K.S.A. 1982 Supp. 74-4914 and amendments 0224 thereto, dies without having actually retired, the member's 0225 spouse, if the spouse is beneficiary for the member's accumulated contributions, may elect to receive benefits as a joint 0227 annuitant under option A, calculated as if the member retired on 0228 date of death, in lieu of receiving the member's accumulated 0229 contributions.
 - 30 (5) The benefits of subsection (4) shall be available in the



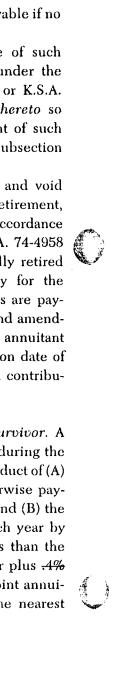
110 2210 0231 case of death within the first six months after the entry date of the 0232 member's participating employer and this provision shall be 0233 retroactive and apply to all-such deaths occurring on and after 0234 January 1, 1962. In the event that a member died prior to July 1, 0235 1965, leaving a surviving spouse but without designating a 0236 beneficiary for the member's accumulated contributions, such 0237 surviving shouse shall be considered as having been designated 0238 such beneficiary for the purpose of paying benefits under this 0239 subsection and may make application for same after the effective 0240 date of this subsection. (6) Benefits payable to a joint annuitant shall accrue from the 0242 first day of the month following the death of a member or retirant and option 0243 and, in the case of option A and option B, shall end on the first 0244 day of the month in which the joint annuitant dies. (7) The provisions of the law in effect on the retirement date 0246 of a member under the system shall govern the retirement 0247 benefit payable to the retirant and any joint annuitant. Sec. 3. K.S.A. 1984 Supp. 74-4964 is hereby amended to read 0249 as follows: 74-4964. (1) A member may elect to have such 0250 member's retirement benefit paid under one of the options 0251 provided in this section in lieu of having it paid in the form 0252 stated in subsections (1) and (2) of K.S.A. 74-4958 and amendments thereto. Such election must be made at least three years 0254 one year before date of actual retirement, on the entry date or on 0255 the effective date of this amendment whichever is latest, unless 0256 the member submits evidence, satisfactory to the board, of such 0257 member's good health, except that if option A is elected, and the 0258 spouse or, a dependent child of the member is named joint 0259 annuitant, such good health requirement will be waived. Only a 0260 specific individual person may be designated as a joint annuitant 0261 at the time of election of option A B. The same requirements or D 0262 and limitations shall apply in the event a member wishes to 0263 change the named joint annuitant or cancel or change the option 0264 selected. The amount of a retirement benefit payable under an 0266 option shall be based on the age of the member and, if applica-0267 ble, the age of the joint annuitant, and shall be such amount as to

be the actuarial equivalent of the retirement benefit otherwise payable under subsections (1) or (2) of K.S.A. 74-4958 and mendments thereto as prescribed under subsection (5). In no case shall the total amount of retirement benefit paid under any option provided in this section be more than 100% of the retirement benefit which would have been otherwise payable if no option had been elected under this section.

- (3) If a member who was, up to the entry date of such member's employer, covered by a pension system under the provisions of K.S.A. 13-14a01 to 13-14a14, inclusive or K.S.A. 14-10a01 to 14-10a15, inclusive, and amendments thereto so elects one of the options under this section, payment of such option shall be in lieu of any payments provided in subsection (3) of K.S.A. 74-4958 and amendments thereto.
- (4) Such election of an option shall become null and void upon the death of a member prior to such member's retirement, except that if a member, who is eligible to retire in accordance with the provisions of subsections (1) and (2) of K.S.A. 74-4958 and amendments thereto, dies without having actually retired the member's spouse, if the spouse is beneficiary for the member's accumulated contributions, and no benefits are payable under subsections (1) and (2) of K.S.A. 74-4959 and amendoments thereto, may elect to receive benefits as a joint annuitant under option A, calculated as if the member retired on date of death, in lieu of receiving the member's accumulated contributions.
 - (5) The retirement options are:

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(A) Option A. Joint and 1/2 to joint annuitant survivor. A 0296 reduced retirement benefit is payable to the retirant during the 0297 retirant's lifetime in a monthly amount equal to the product of (A) 0298 the monthly payment of the retirement annuity otherwise pay-0299 able under K.S.A. 74-4958 and amendments thereto and (B) the 0300 percentage equal to 80% 92% minus .4% .2% for each year by 0301 which the age of the retirant's joint annuitant is less than the 0302 retirant's age, computed to the nearest whole year, or plus .4% 0303 .2% for each year by which the age of the retirant's joint annui-0304 tant is more than the retirant's age, computed to the nearest



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on whole year, with ½ of that monthly amount continued to the retirant's joint annuitant during such joint annuitant's remaining lifetime, if any, after the death of the retirant. In the event that the designated joint annuitant under option A predeceases the retirant, the amount of the retirement benefit otherwise payable to the retirant under option A shall be adjusted automatically to the retirement benefit which the retirant would have received if no option had been elected under this section.

- (B) Option B. Joint and survivor. A reduced retirement ben-0314 efit is payable to the retirant during the retirant's lifetime in a 0315 monthly amount equal to the product of (A) the monthly payment of the retirement annuity otherwise payable under K.S.A. 74-4958 and amendments thereto and (B) the percentage equal to 80% 85% minus .7% .4% for each year by which the age of the retirant's joint annuitant is less than the retirant's age, computed 0320 to the nearest whole year, or plus .7% .4% for each year by which 0321 the age of the retirant's joint annuitant is more than the retirant's 0322 age, computed to the nearest whole year, with that monthly amount continued to the joint annuitant during the joint annui-0324 tant's remaining lifetime, if any, after the death of retirant. In the event that the designated joint annuitant under option B predeceases the retirant, the amount of the retirement benefit otherwise payable to the retirant under option B shall be adjusted automatically to the retirement benefit which the retirant would have received if no option had been elected under this section.
- Option C. Life with 10 years certain. A reduced retirement benefit is payable to the retirant during the retirant's lifetime in a monthly amount equal to 97% of the monthly payment of the retirement benefit otherwise payable under K.S.A. 74-4958 and amendments thereto, and if the retirant dies within the ten-year certain period, measured from the commencement of retirement benefit payments, such payments will be continued to the retirant's beneficiary during the balance of the ten-year certain period.
- 0339 (D) Option D. Joint and 3/4 to joint annuitant survivor. A
 0340 reduced retirement benefit is payable to the retirant during the
 0341 retirant's lifetime in a monthly amount equal to the product of

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0342 (A) the monthly payment of the retirement annuity otherwise 0343 payable under K.S.A. 74-4958 and amendments thereto and (B) 0344 the percentage equal to 88% minus .3% for each year by which 0345 the age of the retirant's joint annuitant is less than the retirant's 0346 age, computed to the nearest whole year, or plus .3% for each 0347 year by which the age of the retirant's joint annuitant is more 0348 than the retirant's age, computed to the nearest whole year, 0349 with 3/4 of that monthly amount continued to the retirant's joint 0350 annuitant during such joint annuitant's remaining lifetime, if 0351 any, after the death of the retirant. In the event that the 0352 designated joint annuitant under option D predeceases the 0353 retirant, the amount of the retirement benefit otherwise payable 0354 to the retirant under option D shall be adjusted automatically to 0355 the retirement benefit which the retirant would have received if 0356 no option had been elected under this section.

1357 (6) Benefits payable to a joint annuitant shall accrue from the 1358 first day of the month following the death of a member or retirant 1359 and, in the case of option A and option B, shall end on the first 1360 day of the month in which the joint annuitant dies.

0361 (7) The provisions of the law in effect on the retirement date 0362 of a member under the system shall govern the retirement 0363 benefit payable to the retirant and any joint annuitant.

0364 Sec. 4. K.S.A. 1984 Supp. 20-2610a, 74-4918 and 74-4964 are 0365 hereby repealed.

O366 Sec. 5. This act shall take effect and be in force from and O367 after its publication in the statute book.

and option D