

From: [Scott Antonutti](#)
To: [Lisa Diesslin](#)
Subject: Re: LCPR meeting
Date: Friday, March 3, 2023 1:03:06 PM

Hello - I'm writing today regarding the current state of Tier II retirement for educators in Minnesota.

I began contributing to TRA as a substitute teacher in 1997 and began teaching full time in 1999. I was inspired by teachers and coaches I had growing up and wanted to have that same kind of positive impact on students myself. I hope I have accomplished that over the course of the last 26 years. I also fear for the future of education in Minnesota and for the future of an aging educator population.

My fear for the future is two fold. The current state of retirement for teachers nearing retirement like myself and the dwindling number of potential teachers we are currently teaching. I believe those near my age that went into teaching, like me, went into the profession because they were inspired by former educators and they feel as though they can make a difference. I grew up hearing that benefits, like insurance, and pay were adequate. I also observed many teachers that retired before the age of 60 years old with the rule of 90. I think most educators my age didn't put much thought into what things would be like by our retirement when we started teaching. I believe current candidates now considering a profession when entering college are totally aware of the financial and retirement status of teachers and it inspires them to go into a different profession, this is not sustainable.

I deplore you to reinstate the Rule of 90. Teacher salaries have not kept up with cost of living expenses and inflation. The rising cost of insurance has also chipped away at any gains to salaries. Those two things alone are discouraging to anyone considering going into the profession. Coupling these facts with the current expectation of working until the age of 66 to be fully compensated with retirement benefits earned over the course of a nearly 40 year career is an even greater discouragement.

With that all being said, Tier II pension reform is an absolute necessity. Almost any reform will be better than what is implemented now, but the Rule of 90, I believe, is by far the most equitable.

Sincerely,

Scott Antonutti
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