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Your paydown of the unfunded liability caused by past decisions of the TRA Board & the LCPR will mark the 34th year in a row that Tier II educator benefits have with gone nowhere or backward. Tier II educators will have a contribution increase this year to help pay down the unfunded liabilities caused by the tier I retirees colas of the 1990s and 2000s. Yet, those folks will still get another bump in their COLA exceeding 90% in their retired life.

If an educator starts their career at 22 years of age In **Iowa** or if **EDMN** employs them, they will qualify for full unpenalized benefits at **55 years of age**; in **Wisconsin**, they will be eligible at **57** years of age. If they were a **Tier I MN** Educator(Rule of 90), they would qualify for unpenalized benefits at **56** years of age. In **North Dakota**, they will get unpenalized benefits at **60** years old. An **MN tier II** educator qualifies for unpenalized benefits at **66** years of age. If they tried to leave at 60, like a North Dakota educator, your penalties ensure they only get 58% of their Pension for LIFE. It gets much worse if you try to go earlier. A good educator is the **MOST** important part of a good education system. YOU have ignored working educators once again. You will lose a record number of educators in the next year and a half.

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“The things you do for yourself are gone when you are gone, but the things you do for others remain as your legacy.”