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**Subject:** Pension Reform for Tier II Testimony  
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Please accept my testimony for Tier II Teacher Pension Reform:

My name is Sue Helberg and I am an elementary teacher. I have been teaching for over 30 years and am 54 years old. Under Tier 1 Pension I would be able to retire at the age of 56. Of course, you know this is sadly not true for Tier II educators.

I continue to love my job and quite honestly have no desire to retire at the age of 56. However, there will come a time, when I can no longer be the educator I am today. I would like the choice to decide what age to retire, without severe penalties for retiring before 66. HF3100 and SF3162 would be an improvement to the current Tier II Pension.

Understanding the realities of Tier II Pension brings many words to mind, none of which are positive. MN is the fourth LOWEST in the nation. It appears that my employer (State) does not and has not valued my commitment for over 30 years. An employee who does not feel valued will become disengaged, perform at lower levels, call in sick, and experience burnout sooner. This is what we are facing!

It is time to correct this travesty!! I would like to see the allocated dollars used to reestablish Tier I Rule of 90 for employees hired from 1990 - 1995 and then use that extended time to develop an implementation plan to establish a Tier II Pension that is comparable and fair for those hired after that point. We are asking for MN to be average in the nation, not the bottom.

MN teachers are making above average contributions and our employer (State) is making one of the lowest contributions. It is time to increase our employer's contribution. (State)

Thank you for your urgency!

Sue Helberg



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