

**From:** [Laura Heuton](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** May 4th, LCPR hearing, written testimony  
**Date:** Wednesday, May 3, 2023 6:50:47 AM

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Good morning, Lisa,

This is my 25th year teaching in Minnesota public schools. There is no second income in my family. It is all up to me.

While I am very thankful that Sen. Steve Cwodzinski and Rep. Dan Wolgamott haven't given up the fight for improving teacher pensions and have authored a new bill, it is lacking a major component.

The problem I see involves lowering the NRA to 64. It helps many teachers, but it leaves out those who have committed to Minnesota public education the longest. Minnesota career teachers, those who started in their 20s and have the most invested in the pension, deserve to have the current 62/30 reduced penalties also shifted two years to 60/30 for a 14 percent penalty instead of a 28 percent penalty.

As it stands now, 62/30 isn't set to shift like everything else in the bill. How can it be that those who have been committed the longest aren't benefitting in the same way as everyone else in the bill?

Shifting the NRA to 64 should mean that a teacher who has taught 30+ years would have the same retirement benefit at 60 instead of 62. Please push for this to be added to the bill.

We can and should do better for all, including those who have the most invested in the pension plan.

Sincerely,  
Laura

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