

**From:** [Jeffrey Kocur](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Testimony for May 4 meeting  
**Date:** Wednesday, May 3, 2023 9:30:24 AM

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Thank you for taking up this bill and for making improvements to tier two retirement for educators, who do not benefit from the rule of 90, a standalone bill for discussion. While this bill is a good start, I would like you to consider amending it to slightly increase the benefit for the career teachers who have at least 30 years by the time they reach 60.

To save you the trouble of reading this whole text. My specific ask is that the current 62/30 threshold for penalties of 14 percent move in tandem with the lowering of the NRA to 60/30 to reduce the penalties from 28 percent under the proposed bill to 14 percent for a career teacher with at least 30 years at the age of 60.

None of us believe there is a next year. We know that a change to TRA as significant as what we would like has not happened since 1989, and we do not expect incremental changes in the future. This is the year to get it done correctly, and let teachers focus on their classrooms and their students instead of fighting for equal treatment for themselves.

Those who are most invested (meaning they have contributed the most through a career that spans at least 30 years by the time they retire) deserve credit for that service. I, myself, will have 38 years by the time I reach 60, but under the new NRA 64 bill, I will pay the same penalty (28 percent) at age 60 as everyone else regardless of how many years they have contributed.

The fix for this is simple. Currently, there is a threshold for members who have at least 30 years by the age of 62, which is four years short of the current NRA. The new bill lowers the NRA to 64, but keeps the 62/30 threshold, making the career teacher only receive a two year earlier out benefit.

Simply moving the current 62/30 threshold for reduced penalties down two years in tandem with the lowering of the NRA would create more equity in the improvements for the career teachers who have contributed the most. It would still inflict an early out penalty for career teachers, but it would move it from a 28 percent penalty to approximately 14 percent penalty.

This is a modest request that would likely satisfy many career teachers, and it is fair to expect, as someone who will have 38 years in contributions by the time I reach 60, that I would receive some consideration for that.

If career teachers felt like they had reasonable options for a secure retirement at the age of 60, it would allow them the flexibility to decide their end of career goals and pathways while still investing in the classroom and their students. If they feel trapped, they will not be as emotionally, mentally or physically healthy as they conclude a long career.

Again, please consider amending this legislation so that the current 62/30 threshold for penalties is moved to 60/30 making a career teacher's penalty 14 percent instead of 28 percent at age 60.

Sincerely,

Jeff Kocur  
Hopkins High School  
ELA, Publications Adviser, Union Rep  
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