

From: [CINDY PALM](#)
To: [Lisa Diesslin](#)
Subject: May 4 LCPR Meeting Testimony
Date: Monday, May 1, 2023 8:05:30 PM

To members of the LCPR Committee,
Thank you for your continued efforts to reform teacher pensions for Tier II teachers who do not meet the Rule of 90 as passed in 1989. I continue to implore you to keep fighting for tens of thousands of teachers who are looking at your recommendations for bringing reform and equity to teachers who are simply asking for an average normal retirement age of 59 as compared with other states across the country. Currently the penalties put on teachers that retire early are egregious, as are the reasons for them.

Please take the time to look over the "Background Information on the Rule of 90 Early Normal Retirement Age Provision" revised by the LCPR in May of 2014. A simple google search will show you this document. I ask that you review page 4 in particular, with the 5 reasons that the Legislature did nothing at that time. The first reason states, "it is not viewed as an issue needing prompt attention. Individuals who started employment after 1989 either are sufficiently young that retirement is not a serious concern, or their service is rather short, leaving them far from qualifying for a Rule of 90 benefit if one were to be offered." Had the Legislature chose to do something in 2014, just 9 years ago, perhaps we would not be here now, begging for pension reform. The issue needs prompt attention NOW, as it did back in 2014. The second reason was cost. Again, had the Legislature chose to start doing something back in 2014, a plan could have been put in place gradually over the last 9 years to address this issue. The third reason in the document speaks to health care and that those who could retire early may have difficulty affording it. My response to this is, if we are allowed a full retirement without penalties, we could use that money to pay for health care. The penalties are counterproductive to the intent of early retirement. Reasons four and five address recruitment and retention. It does not consider the top-heavy salary schedules that school districts are starting to deal with, but decides that those who retire under Rule of 90 are not ready to leave the labor force. Guess what? Those teachers become reliable substitute teachers or help as para educators. Some transition to volunteerism, a different, yet noble need in society to fill.

As you deliberate on Thursday, I ask for four things from this committee:

- 1) Please make every effort to move forward with HF3294 and SF3314 and lowering the NRA from age 66 to 64 with penalties falling in line accordingly. However,
- 2) Do NOT let this be the end of the fight! Lowering the NRA is a good start! But true pension reform that will recruit and retain teachers needs to continue with less penalties across the board, while also considering teachers who have less than 30 years of experience because they chose to leave other professions to become a teacher, or took leaves of absence to care for their family. Please honor this profession!
- 3) If nothing is done this legislative session, please ask the Legislature to create a new document explaining why nothing was done yet again, when Tier II teachers actually are needing prompt attention because some of us now would meet the Rule

of 90 had an arbitrary date not been imposed in 1989. We are curious why nothing was started in 2014, leading us to this very moment in time.

4) My final request is that you bring forward an expectation that all TRA Board meetings be recorded for later viewing and allow for public comment at the beginning of the meeting before decisions are made. This will aid in transparency and allow our voices to be heard if solidified in state statute.

Again, thank you for your time and consideration. Please look at the document I referenced to understand why decisions were not made sooner, and how you can be instrumental in starting to move forward with true pension reform for Tier II teachers.

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