

**From:** [Kelly Savage](#)  
**To:** [Lisa Diesslin](#)  
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LCPR Members & Staff,

Minnesota currently has the 3rd worst Full-Benefit Retirement age (66) in the Nation. The two worst states are Illinois (67) 2011 & South Dakota (67) 2017, and they will not see pushback on their new retirement ages until the 2040s or later. Realistically Minnesota has the worst current age at 66 because folks in Illinois and South Dakota are still retiring in their 50s under their old plans.

**If You graduate college at 22 years old and start working in education right away...**

In **Iowa**, you would qualify for a full-benefit retirement @ **55/33** years of age  
A Tier II MN Instructor would receive **35%** of their Pension in the same situation

In **Minnesota (Tier I- Rule of 90)**, You would qualify for full benefits @ **56/34** years of age  
A Tier II MN Educator would receive **39%** of their Pension in that same situation

In **Wisconsin**, You would qualify for your full pension @ **57/35** years of age  
A Tier II MN Educator would receive **43%** of their Full Pension in the same situation

In **North Dakota**, You would qualify for your full pension @ **60/38** years of age  
A Tier II MN educator would receive **58%** of their Full Pension in the same situation

At the **Industry Standard (National Average)**, You would qualify for Benefits @ **59/37**  
A Tier II MN educator would receive **51%** of their Full benefits in the same situation

Minnesota Tier II Educators have paid more in contributions than any group in TRA History yet will be required to work a decade longer than any other group to receive their FULL-Benefits.

Please lower the full benefit retirement age for career educators in Minnesota.

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