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**To:** [Lisa Diesslin](#)  
**Subject:** Testimony Tier 2 Pension Relief  
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## **What TRA data doesn't tell you & the questions every Tier 2 teacher deserves an answer to**

Minnesota has created a "Risk - Reward" Tier 2 pension system.. that IS NOT worth the risk.

Minnesota is not attractive to new young teachers or obtaining talent from industry. Please read my story why.

First,

Yes, MN Tier 1 teachers have a good pension.

Yes, MN Tier 2 teachers who teach past age 62 have a good pension.

**THE PROBLEM IS:**

The Legislature dramatically ALTERED our promised retirement in 2013 & 2018 imposing severe 'discounts' before age 62.

My story shines a light on WHAT HAPPENS to CAREER (30+ years) Tier 2 teachers who cannot stay in classrooms until age 62 in THE HIGHEST BURNOUT profession according to Gallop Research.

In MN...IF for virtually any reason you cannot stay in your classroom until age 62, ...YOU LOSE... big.

NOTE: In EVERY state around MN the following level of age & service results in a FULL unreduced pension.

**MY TEACHER STATS:**

Retired: 2021 Age: 60 Service: 30+ years  
-Retired to protect health during Pandemic

**\*\*PENALIZED 42% & No COLA 2027!!!**

1990–Began career. Missed 'Rule of 90'

1993–EXCLUDED from Rule of 90 Tier 1 expansion to all pre 1989 hires

1999–Governor’s Cooperative Public Service Award with Camp Ripley for 53,000 acre classroom

2000–MFI MN Forest Educator of the Year Award

2000–Pillager Teacher of the Year

2003–U of M Outstanding Science Teacher Award

2013–MAEE MN Formal Environmental Educator of the Year Award

2013–MN Teacher of the Year-semifinalist

2019–Sourcewell Educator of Excellence Award

2021–Retired to protect my health during Covid Pandemic due to having non ischemic cardiomyopathy.

\*\*Note: CDC Data-84% of Covid deaths.. age 60+ & have a comorbidity

\*\* 15,500+ MN deaths due to Covid

There were ZERO considerations made for those with comorbidities who had to choose ‘protect your health’ or suffer the extreme NEW early retirement age & penalty conditions imposed without negotiation in 2013 & 2018.

\*\*In MN, my career results in a 42% “Discount” and No COLA until 2027 and a monthly benefit near the poverty line.

These changes essentially “pulled the rug out from under” mid & late career Tier 2 teachers while at the same time leaving Tier 1 teacher conditions and benefits essentially unchanged.

Minnesota BROKE ITS PROMISES to Tier 2 teachers late in our careers.

\*\*Again, ONLY in Minnesota does this level of age and service result in less than a FULL pension.

ACTION-SOLUTION: first step

As the Legislature works to amend the “reduction/penalty” structure for active Tier 2 teachers...

I urge you to pass a COVID EXEMPTION RELIEF for CAREER Teachers by granting the pre 2013 pension early retirement multiplier of .73395 (~26% penalty) and adjusting the pensions going forward of Tier 2 career 60/30teachers affected by the Pandemic. We were promised that, we earned that, we paid for that, it was taken from us late in our careers. Please provide relief, we’ve earned more than poverty.

Shouldn’t Pension Reform start with restorative justice for career teachers who’ve been

permanently harmed by these extreme alterations made so late in our careers to long promised retirement conditions?

What message does it send when the Legislature is willing to suddenly break promises and just toss aside public servants who gave so much to their communities and this state for decades?

Why would any promising young teacher or talent from industry choose to teach here?

I believe I have earned an answer to these questions. I look forward to your reply.

Respectfully submitted,

Karl Kaufmann

Former:

MN Teacher of the Year Semi-finalist  
MAEE Environmental Educator of the Year  
MFI MN Forest Educator of the Year  
U of M Outstanding Science Teacher Award  
Sourcewell Educator of Excellence

Governor's Cooperative Public Service Award with Camp Ripley for 53,000 acre classroom

MN Dept ED Legislative Environmental & Outdoor Education Committee Member