

From: [Susan Nelson](#)
To: [Lisa Diesslin](#)
Cc: [Tim Nelson](#)
Subject: LCPR - Reduce the Penalties by lowering the reduction factors -
Date: Thursday, February 8, 2024 10:49:43 AM

I am a teacher of 19 years in our MN public schools. I was raised and educated in MN, and always knew it was a strong state for education and teachers. I can't say that anymore. My husband (34 year public educator) and I moved 29 years ago from California to educate and raise our family. The scenario has changed 100%. Tim is months away from Tier 1 rule of 90. Oct. 10, he actually turned Rule of 90 and is now in his rule of 91 ... he is 57, 34 years in, and would leave 53% of his pension on the table ... this is wrong, because our coworkers who were hired 6 months earlier get 100%.

I'm also 19 years in, and if I retired at 57, I would also leave 53% of my full pension with the state. That's 2 career educators being robbed of our hard earned money and we have no access without severe penalties. This is wrong, and I'm not sure how it's legal. This is a required contribution that we fund, and we leave it with the state that took it from us.

I honestly can not encourage young adults to enter education because of the way our Pension system is wrong, and the way teachers are treated and ignored in our state. I can't treat my students this way, so I don't see how the state can treat educators this way.

I ask you to PLEASE, do the right thing and **Reduce penalties by lowering the reduction factors - Minnesota Statute 354.44 subdivision 6(e)2(i)(ii)**

Without this being made right, our education and state of MN are in serious jeopardy. I wouldn't do this again, if I knew MN would treat us this way.

Susan Nelson

ISD 728 Teacher

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