

# Legislative Commission on Pensions and Retirement

Representative Kaohly Vang Her, Chair

Monday, April 29, 2024 – 8:30 AM  
Capitol Room 120

## SUBMITTED TESTIMONY

### 6. Projects and work groups for the 2024- 2025 legislative interim.

#### Combined submitted testimony related to teacher pensions:

*In order of date and time received*

Katie Dickerson, Hopkins School District teacher  
Vickie Penick, Minnesota public schools speech-language pathologist  
Jeff Kocur, Hopkins High School teacher  
Lisa Storey  
Robert Laine, Baudette, MN Career and Technical Education teacher  
Ann and Luis Millán, Minnesota public educators  
Todd Richter, Roseville Area Middle School counselor  
Diana Regis, Lakeville Area Public Schools social studies teacher  
Paul Peterson, International Falls teacher  
Kimberly Husfeldt, Minnesota school psychologist  
Holly Paschke, Clover Ridge Elementary School Speech-Language Pathologist  
Steve Clouse, Nashwauk-Keewatin ISD 319 Career and Technical Education teacher  
Jim Olson, Duluth educator  
Bethany Ocar, Hopkins High School CLR English teacher and instructional coach  
Kara Bancroft, St. Louis Park Schools ISD 283 teacher  
Lisa Jepson, Moorhead Area Public Schools  
Steve Bliven



Dear Chair Her and LCPR members,

4-24-24

My name is Katie Dickerson. I am 55 years old and an art educator working for the Hopkins School District. This year is my 28th year teaching in MN.

I am writing in the hopes you will add the following to agenda item 6 which entails projects and work groups for the 2024-2025 legislative interim.

1. Please cost out MN-REP also known as the RESTRUCTURE PLAN. This plan was developed with all educators in mind. It is scalable, fair to all and what MN needs to attract, retain, and give choice to those nearing retirement. Work towards Tier II pension reform needs to be a top priority and planning should begin as soon as possible by all those working towards pension improvements.
2. Finding a funding source for Tier II pensions improvements.

The LCPR holds influence and has an opportunity to be leaders in making powerful and positive change for Tier II pension reform.

Thank you,  
Katie Dickerson

Written testimony related to the Projects and work groups for the 2024-2025 legislative interim.

April 24, 2024

Dear Chair Her and Members of the LCPR,

Thank you for your work on the pension commission and taking time to read my testimony. My name is Vickie Penick and I have worked in Minnesota public schools as a speech-language pathologist since 1990. I am writing regarding agenda item number 6: 2024 Summer Interim Projects. Pension reform for Tier two educators must be a priority. In order to best prepare for the next legislative session, I ask that a group study and develop a legislative plan to reform pensions for Tier two educators. The MN-REP Plan that has been shared with Chair Her should be costed and studied. Minnesota educators deserve a pension plan that is fair and equitable.

Thank you

Sincerely,

Vickie Penick

**From:** [Jeffrey Kocur](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** LCPR Testimony re: Interim agenda  
**Date:** Wednesday, April 24, 2024 10:12:25 PM

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Dear LCPR,

I have reviewed the agenda for the interim projects, and I am incredibly disappointed to find that there is no mention of finding solutions for the teacher pension crisis through TRA.

Over both sessions of this biennium, you have heard from a group representing 20,000 educators, through written testimony, personal testimony, in-person meetings, emails and phone calls. We have been clear that the inequity between tier 1 and tier 2 teachers and the lack of a career rule carried by our neighboring states are a destabilizing force for the education profession in our state.

Omitting work to find a solution this summer that moves us closer to equity for all of tier 2 educators makes this work more expensive in the long run and leaves behind educators nearing retirement.

In meeting after meeting with LCPR staff, we have been told how much members sympathize with us, how much they want to help, and how much their hands are tied by other factors. We have also seen other pension funds receive benefit improvements while TRA receives the least effective and most incremental of changes.

It is feeling more and more like the efforts of thousands of Minnesota educators, who have just begun to understand how to navigate the political structure at the capital and who have almost exclusively supported and buoyed the majority party, have all been in vein.

We have, after this biennium, only managed to create an additional inequity in our state by allowing St. Paul teachers to adopt a career benefit while quickly dismissing the same benefit for TRA.

The St Paul teachers fund has a lower funding ratio than TRA and receives greater subsidies from the state than TRA, but last year they were allowed to add a career benefit of 62/30. When the same benefit was proposed for TRA by Rep. Nadeau this year, it was quickly shot down because "it would create a \$600 million unfunded liability."

The plan was funded. It had a 1 percent employee contribution increase. TRA's own numbers show that a 62/30 benefit cost less than a .7 percent contribution increase. Nadeau's bill would have actually reduced the unfunded liability by collecting more than the cost of the benefit increase. Why was TRA not challenged on this? Why was TRA allowed, without question, to state the cost of the benefit improvement and not offset that with the funding also written into the bill?

Why are these two funds held to different standards?

We are now heading into another biennium. Why is the LCPR not working during the Interim to have a specific plan with a cost to make sure the governor has it in time for his initial budget proposals which happen in the fall? What hope can the LCPR provide for the

professional educators of our state who have mobilized and engaged in good faith with our allies at the capital?

Please consider amending your interim projects list to include a substantive, equitable, competitive, costed, benefit improvement for the governor to have before he sets his budget priorities prior to the start of the session.

Sincerely,

Jeff Kocur

April 25, 2024

Public Testimony Related to Item 6: Projects and work groups for the 2024-2025 legislative interim.

Dear Chair Her and Esteemed LCPR Members:

My name is Maggie Temple and I'm a thirty-year veteran teacher in the Twin Cities. You've received communications from me before; This year, I've written numerous testimonies and emails to the committee related to pension reform. Last fall, I even drove three hours to Duluth to testify in front of you and give you my experience with our broken Tier II educator pension system.

I understand the committee does not make the laws, but you do have influence. Minnesota teachers need a pension system similar to those in surrounding states. We need a reduction in penalties and a career rule. We need to re-establish deferred augmentation as well. Without an attractive pension, Minnesota districts will have a difficult time attracting and retaining new educators.

Please consider spending some time this summer looking over the MN-REP/Restructure Plan that was given to you by both Education Minnesota and by a small group of us who met with Chair Her this past February. In fact, please contact me directly; I represent a grassroots group of 20,000 educators called "Minnesota Teachers for Pension Reform." We are absolutely focused on pension reform, and would love the opportunity to work with some of you this summer to explore solutions to fix the system. My contact information is below. I will follow up with a personal letter to each of you and my business card and hope to set up some time to speak with you in person after the legislative session ends.

Thank you,

Maggie Temple, M.Ed.

[mckennasd@yahoo.com](mailto:mckennasd@yahoo.com)

612-433-3686

My name is Maggie Temple. I've been a teacher for 30 years. More importantly, I also represent a grassroots group called MN Educators for Pension Reform. We have 20,000 members in this group who are absolutely focused on pension reform. And we vote. And frankly, we're sick of contributing to the political campaigns of politicians who pledge to help us and then do nothing.

I'm going to be real honest with you. Today is so important to me, I took a personal day from work. This is a desperate, last-ditch effort to ask for help. I'm losing hope. I'm exhausted and I'm fed up with the needs of teachers being ignored. The Tier II teacher pension system is broken. Let me restate that: the Tier II teacher pension system is broken. This state will go the way of Illinois. You know why Illinois can't find teachers? Because no one wants to work for 40 years in an increasingly difficult and dangerous profession. This is our future if something doesn't change.

We need a career rule. We need a reduction in the obscene penalties inflicted upon those who are often forced to retire early because of health concerns. We need deferred augmentation restored.

Please consider spending some time this summer looking over the MN-REP/Restructure Plan that was given to you by both our union, and by a small group of us who met with Chair Her this past February.

I'm going to pass out my card. I've got an eager group of educators who want to meet with you and forge a progressive, brave path toward pension reform. Please. Don't let us down. I understand you don't make the laws, but this committee has influence. Please add pension reform to your summer interim projects.

Thank you.



**From:** [lisa.storey@yahoo.com](mailto:lisa.storey@yahoo.com)  
**To:** [Lisa Diesslin](#)  
**Subject:** Request to testify, Apr. 29, 2024, LCPR meeting  
**Date:** Thursday, April 25, 2024 6:44:54 AM

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Dear Members of LCPR,

It is shocking to see that you have not included the TRA pension as part of your summer agenda. As you know, the inequities between tier I and tier II for the TRA pension has been and will continue to be one of the more public and urgent issues before you, and many of your constituents are watching to see how much you care about it. The third party audit indicates something very serious is wrong within the TRA pension, and it requires immediate attention.

Please put the TRA pension on your summer agenda and work hard to correct the problem(s). (I do not have time to go into details about the problems, as this letter is due today before your meeting and I have to work at school. I'm confident, however, that you are aware of the enormous inequities related to no career rule for MN educators and enormously high penalties).

Thank you,  
Lisa Storey

Chair Her and LCPR Board members

After another year of little movement on teacher pensions, it is so sad that there are no interim projects over the summer that focus on how to improve the condition of the TRA for Tier 2 teachers and many will just leave teaching either taking half their pension or deferring until the penalties are not as harsh and going into another profession to bridge that gap.

The optics of this is that the state does not care if Minnesota teachers don't have a rule for early retirement like every state around us does. You have heard, seen, and read thousands of testimonies this session as to how bad pensions are for tier 2 teachers in Minnesota. You are reinforcing the thought that Minnesota is just "trapping" teachers into staying longer so you don't have to deal with the teacher crisis.

After all the meetings you held and said you cared, you sympathized, you understood and we will work for you, we get nothing. We get a bill that shortens the amortization making the fund look even worse so nothing can be done. You created a rule for the St. Paul teachers and their TRA fund is less funded than the TRA fund but they didn't have to reduce their amortization. One of your own members, Rep Danny Nadeau, gave us a bill for a rule that was self paid and YOU voted it down.

The very least you could do this summer is look at ways to help make Minnesota more competitive and retain teachers in the state. If EVERY state around us gives a better retirement option, where do you think those teachers are going. After next year I could retire in every neighboring state with a full pension, EVERY STATE.

I encourage you to rethink your plans for the interim and find a way to fix Minnesota's state mandated pensions and bring some equity to Tier 2 teachers.

Sincerely

Robert Laine

30 Year CTE Teacher

Baudette, MN

Dear LCPR,

We are writing to express our disappointment that when looking through the agenda for interim projects there is no mention of finding a solution for the Tier 2 educator pension crisis through TRA.

Over the last two years, many educators have written and spoken in person regarding this issue. You have heard from the National Association of State Retirement Administrators (NASRA) that when comparing the Minnesota Tier II TRA to other educator pensions around the nation, Minnesota falls below other pension systems in the following areas:

\*Minnesota educator employee contributions will soon be 8% (standard is 6.3%)

\*Minnesota state spending on educator pensions is 2.4% (standard is 5%)

**\*Normal Retirement Eligibility in Minnesota is age 65 (standard is MULTIPLE PATHS to FULL retirement benefits)**

\*Actuarial reductions (“penalties”) 4-7% (standard is lower actuarial reductions **AND/OR** multiple pathways to FULL benefits)

Minnesota has chronically underfunded teacher pensions for **decades**. This situation has been ignored for too long and the time is **NOW** to make changes for career public educators who have been serving Minnesota students and families for many years, including through a global pandemic. Being Tier II educators, we are subjected to severe penalties if we cannot keep teaching into our 60s. This is forcing us to work years longer than colleagues who started teaching before June 30, 1989. If we need to retire early, for health reasons or other, we lose over half of our “promised” pension. **We do not have years to wait for something that has been brewing for decades.** We are being affected by and paying for poor decisions of the past.

Not working to find a solution this summer is leaving many educators who are nearing retirement behind. We respectfully ask that you amend your interim project list to include a substantive, equitable, competitive, costed benefit improvement for the governor to have before he sets his budget priorities prior to the start of the session. Thank you for your time.

Ann and Luis Millán

Minnesota Public Educators since 1989

17020 25th Ave N

Plymouth, MN 55447

763-442-0864

LCPR April 29, 2024

Public Testimony Related to Item 6: Projects and work groups for the 2024-2025 legislative interim.



TO: LCPR Committee Members

My name is Todd Richter and I am a School Counselor at Roseville Area Middle School where I am completing my 32nd year as a counselor. I am writing in relation to Item 6 on the agenda: 2024 Summer Interim Projects.

I admit that I do not know what qualifies for Interim Projects for the LCPR. One item that should be addressed this summer is TRA Tier 2 Pension Improvement plans for educators. I am hoping that foundational work could be looked at ahead of next year's legislative session for the following areas:

- Costing out the MN-REP/RESTRUCTURE Plan that has been shared with Chair Her. The plan, which was not costed by TRA earlier this year, transforms our current pension formula structure. It is forward-thinking in that it rewards both years of service and age with a simple-to-understand, equitable penalty structure that acknowledges the contributions of full, mid and early career educators. It provides professional choice regarding age of retirement, which EDMN members are asking for. And it would be an incentive to retain current educators and recruit the next generation of educators.
- Finding funding sources for pension improvements for educators.
- Identifying inequities between TRA Tier 1 and 2 educators and St. Paul's Teachers Retirement plan and working to minimize the effect of current legislation.
- Engage with Governor Walz to demand significant budget targets ahead of the next Legislative session that would be directed to TRA Tier 2 pension improvements.

You are in a powerful position to write legislation and influence legislators to improve our Tier 2 pension plans.

Thank you for this opportunity to advocate for the educators of Minnesota.

Todd Richter  
510 Brimhall Street  
St. Paul, MN 55116

651-442-5665

April 25, 2024

Dear Chair Her and Members of the LCPR,

Thank you for your work on the pension commission and taking time to read my testimony.

My name is Diana Regis. I am 58 years old and a social studies teacher for the Lakeville Area Public Schools. This is my 33<sup>rd</sup> year teaching in Minnesota and missed the Rule of 90 by one year.

I am writing regarding agenda item 6: 2024 Summer Interim Projects. Pension reform for Tier II educators must be a priority. In order to best prepare for the 2025 legislative session, I am asking for the following:

1. **Please cost out MN-REP.** This plan has been shared with Chair Her. This is an inclusive plan for all educators. It is scalable, fair to all and what Minnesota needs to attract, retain, and give choice to those nearing retirement. **Improvement towards Tier II pension reform needs to be a top priority** and planning should begin as soon as possible by all those working towards pension improvements.
2. **Finding a funding source for Tier II pension improvements.** Whether a funding source is found or allowing the career teachers (age 58-62) to fund the improvement themselves. (Danny Nadeua's Bill)

The LCPR holds influence and are leaders in making powerful and positive change for Tier II pension reform. Minnesota educators deserve a pension plan that is fair and equitable.

Thank you for your time and consideration.

Sincerely,

Diana Regis M. Ed

Dear LCPR,

I am writing testimony in regards to action item 6 for the April 29th, 2024 LCPR meeting.

The LCPR is a very large factor in the movement of legislation regarding pensions. True, things can be passed without a positive recommendation from your committee, but it is rare.

Please reconsider the list for interim projects and include work towards benefit improvements within TRA which includes career rules, or at the very least an option to let members choose to pay a higher normal cost for a benefit such as tier 1 (even if limited to age 60).

As it stands TRA members have seen St. Paul teachers receive a career rule with no real debate with a UAL and worse funding ratio than TRA. This group also received NRA 65 like TRA but did not have to shift their funding date to 2053 (reason?), which I assume is due to the much larger support they receive from the state per employee as they were able to do this with two improvements.

Further, our advocacy was met this session with making our “improvement” of the NRA movement look more expensive at the last minute. Even further, we see countless jobs being considered for enrollment in a pension plan that lowers their NRA from 66 to 55 and they are being allowed to purchase past service, and receiving enough employer contribution increase that would fund a substantial benefit improvement within TRA as percentage of payroll - very little debate, no rallies, or anything for this legislation. What are we doing wrong?

Why is improving the benefit structure of PERA Corrections and enabling more PERA members to join PERA Corrections a recruitment tool when they can leave at age 55 instead of age 66 without penalty, already actually pay a fair portion of normal cost for a substantially better benefit than TRA, but for teachers giving us a rule or letting us go before 62 is not, and we continue to fund over 80% the normal cost of our retirement?

TRA should be in this summer discussion list. You should be working on getting something to the governor for the budget year. Stop putting it off and following a circular blame game.

Make us competitive. Give us a pension that recruits and retains because it is amazing not pushes people away or holds them hostage with higher than actuarially equivalent penalties if they don't continue to work beyond when they think they should be done.

Paul Peterson  
International Falls  
Teacher

**From:** [Kimberly Husfeldt](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Written Testimony for Projects and Workgroups Item  
**Date:** Thursday, April 25, 2024 9:50:40 AM

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Hello LCPR Members,

I have reviewed the agenda regarding the Projects and Work Groups item on the agenda and it seems as if something very important is missing from this list.

That being: "Fixing the MN Teacher Pension System"

MN teachers should all be valued public servants in our state. However, this is not the case when it comes to our pensions. Our system is inequitable within generations (the creation of Tier 1 and Tier 2) , inequitable in comparison to our surrounding states with career rules (WI, IA, Dakotas), inequitable between the two teacher retirement systems in our state (TRA vs. SPTRA), and inequitable between genders (female dominated profession pensions-teachers vs. male dominated professions-all the other pension systems).

A Work Group is necessary at this time and the Pension Committee should be putting their time and resources into finding a way to fix this and make the TRA more equitable in the state of MN.

We have consistently been told that the LCPR sympathizes and supports teachers, however, there is no work group listed here to fix this. I know how government works, and if legislators want something bad enough and support something enough, they will find the money. That is your job, not the teachers. We are looking for you to create a work group to find the money to put toward the MN teacher pension system (marijuana sales tax, sports betting, lottery, to name a few). We are tired of hearing these things are earmarked for something else. You all have the power to change that! Please put the money where your words are and create a work group to fix these terrible inequities.

We are counting on all of you to stand up to all the inequities I have outlined above and support all MN teachers!

Sincerely,  
Kimberly Husfeldt  
MN School Psychologist  
23 years of service to MN

4/25/24

Dear Chair Her and Members of the LCPR-

My name is Holly Paschke. I am 57 years old and in my 33<sup>rd</sup> year of teaching in Minnesota's public school system. In reviewing the agenda for your interim projects, I was surprised and disappointed to see that improving Tier II teacher pension was not listed.

Tier II teachers need your continued support and work regarding bringing equity to our current broken pension system. I realize that you do not make the laws, but you have incredible power to make recommendations and inform those who do.

I continually ask myself why Tier II teachers are being left behind. Why is the MN Legislature and TRA (especially TRA) sabotaging the efforts of 20,000 well informed teachers who are trying to come up with solutions to fix this problem? Why have I given my whole career to a profession that is so undervalued?

Please continue working to bring equity to Tier II teacher pensions. We need a career rule like Rep. Nadeau proposed this spring (62/30), which was proposed to be funded by a 1% employee contribution increase.

Please explain why this bill was shot down when it would be funded by teachers. Why was St. Paul's pension plan able to secure this improvement and TRA wasn't? Why doesn't Jay Stoffel support Tier II pension improvement/equity?

I understand that EDMN is another entity that holds responsibility for pension reform not being a top priority. Please know that teachers feel that we are battling with them as well, to make them see that this is a labor issue needing their attention.

Because Governor Walz has been silent on this issue, I can only guess what his thoughts are. Either he doesn't support Tier II pension improvement/equity, or he has not been informed of the issue. Moving forward, Governor Walz needs all the information from your committee prior to the start of the next legislative session. Please work to provide him with an equitable, competitive, costed, benefit improvement so that he is able to set his budget priorities prior to the session.

Thank you for your time.

Sincerely-

Holly Paschke



To: Lisa Diesslin  
From: Steve Clouse  
Date: April 25, 2024  
Written Testimony for the April 29, 2024, LCPR committee hearing.  
2024 Interim Projects

Dear Chair Her, LCPR members:

My name is Steve Clouse, and I am a Career and Technical Education teacher with the Nashwauk-Keewatin school district. I have been teaching CTE courses for the past thirty-four years. I have submitted written testimony, emails and testified before you at the LCPR listening session in Duluth.

I was surprised and disappointed to see the LCPR meeting agenda for April 29, 2024, does not include 2024 interim projects for TRA pension reform. I am asking that you amend the agenda to include a line item for the LCPR members to work on, cost out, and develop a proposed legislative solution for Tier II teacher pension reform over your interim summer break.

Tier II teachers need reduced penalties and a career rule for mid- and long-term career educators. Teachers have made personal sacrifices and have dedicated their life and career to educating and preparing our children for a successful future.

I understand the ask--teachers work over their interim breaks too. We do this to prepare for the coming year, so students have success in our classroom. I ask you to do the same so we can have shared success before the next session's budgetary cycle. We need Governor Walz to include substantial and sustainable budgetary targets for meaningful life changing TRA pension reforms.

Sincerely,

Steve Clouse  
Nashwauk-Keewatin ISD 319  
Nashwauk, Minnesota 55769  
sclouse@isd319.org

LCPR Committee Members,

As a career educator, I have watched the Minnesota legislature chip away at the retirement benefits of TRA members. Over my 25-year tenure in Minnesota, my contributions to the TRA funds have nearly doubled from when I started back in the late 1990s. It is long past the time for the legislature to remedy this and restore TRA to be a benefit it is intended to be. As it is right now, my TRA is the worst retirement investment in my retirement portfolio that includes a 401(k), Traditional IRA, Roth IRA, 457, HRA and HSA. I am literally sacrificing my current financial status to compensate for the financial losses that I am taking with my forced TRA contributions that will be drastically diminished due to the penalty structure of the legislation that was passed in 2013.

Looking at your internum projects, I see an opportunity for the LCPR to focus on Tier 2 pension reform. This would give your body the opportunity to dive into the issue and be ready for meaningful action during the next legislative session. My recommendation would be for the LCP to prioritize the following areas:

1. Costing out the MN-REP/RESTRUCTURE Plan. This plan was endorsed by the Education Minnesota Pension Advocacy Group. It also was presented to Chair Her by members of Education Minnesota. Unfortunately, the MN-REP Plan was not costed out by TRA. This plan would transform the current jumble of provisions into a cohesive plan that honors years of service and calculates a fair benefit for Tier 2 educators.
2. A second priority would be to find funding sources for pension improvements for educators.

Minnesota educators deserve to have meaningful pension benefits that are similar to educators across the country. Establishing a career rule and reasonable reductions of benefits, like those in the MN-REP Plan, better align with educators' pensions that are implemented across our country. If the MN-REP plan is more than your body can take on, I encourage you to focus on the creation of a career rule such as 60 years old and 30 years of service and meaningful penalty reduction such as a 3% reduction for each year prior to the normal retirement age.

Thank you for your time and commitment to our state.

Jim Olson  
Duluth Educator  
506 W 5th st.  
Duluth, MN55806

**From:** [Beth Ocar](#)  
**To:** [LCPR Shared Mailbox](#); [Lisa Diesslin](#)  
**Subject:** Testimony Regarding Agenda for Interim Projects  
**Date:** Thursday, April 25, 2024 12:59:30 PM  
**Attachments:** [Outlook-qb4xbpo1.png](#)

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Dear LCPR,

I notice your agenda for interim projects doesn't include the Tier II teach pension crisis. As a teacher close to retirement (I will meet Rule of 90 this year), I cannot express adequately how disappointed, disillusioned, cynical, and sad I am that---once again---an organization that claims to value, care, and sympathize teachers and students demonstrates with action that the support only goes as far as the words spoken.

I am so stupid for keeping hope alive. I am broken.

Bethany Ocar (she/her)  
Hopkins High School CLR English Teacher and Instructional Coach  
2400 Royals Drive  
Minnetonka, MN 55305  
952.988.4543



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April 25, 2024

Public Testimony Related to Item 6: Projects and work groups for the 2024-25 legislative interim.

Dear Chair Her and Esteemed LCPR Members:

My name is Kara Bancroft, and I'm a twenty-seven year Minnesota teacher who is currently teaching in St. Louis Park. My mother is a retired Tier 1 Minnesota teacher. We are both career teachers, but unfortunately our pensions are drastically different despite providing a very similar service to our state. If I was to retire at the same age my mother did, with one additional year of teaching, I would face a 50% penalty to my pension. In order to receive the same unreduced pension she did, I would need to teach and pay in to TRA nine years longer, for a total of 44 years. It is imperative that legislative changes be made that will move Tier 2 educators closer to the benefits of Minnesota Tier 1 educators and educators in the surrounding states.

I have written several emails to my legislators and Governor Walz, and my legislators have expressed interest and desire to make these changes, but I have heard that without a funding source, there is little that can be accomplished. Undoubtedly there will be a large price tag attached to any significant improvement to Tier 2 educator pensions. The changes needed (career rule, deferred augmentation, reduced penalties) will not be quick or easy fixes, and Governor Walz and our legislators need real numbers and plans to consider, well in advance of the next legislative session. TRA does not seem to be willing to do the work of costing out plans that will create real improvement in Tier 2 pensions, which is the first piece to the puzzle. You have the ability to help make that happen.

I urge you to add Tier 2 Educator Pension reform to the list of 2024 Summer Interim Projects in costing out the MN-REP/RESTRUCTURE plan that has been shared with Chair Her, finding funding sources for educator pension improvements and work with Governor Walz to demand significant budget targets in advance of the next legislative session, and identify inequities between Minnesota's educator pensions (TRA's Tier 1, TRA's Tier 2, and St. Paul Teachers) in order to find paths toward more parity for Tier 2 educators.

While you can not solve this problem alone, you are in a powerful position to do work this summer that will let these long overdue improvements to Tier 2 pensions have a real seat at the table in in next year's legislative session.

Thank you,

Kara Bancroft, M.Ed.  
St. Louis Park Schools, ISD 283  
St. Louis Park, MN 55416

**From:** [Lisa Jepson](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Request to testify, Apr. 29, 2024, LCPR meeting  
**Date:** Thursday, April 25, 2024 4:45:25 PM

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Agenda Item : #6 Full Name : Lisa Jepson \*Preferred Title: Organization, if applicable: Teacher at Moorhead Public Schools Do you plan to testify in person at the meeting or submit written testimony? Written testimony only. Testimony will be taken as time allows. Requesting to testify does not guarantee the Commission will get to everyone who signs up. NOTE: SUBMITTED WRITTEN TESTIMONY IS PUBLIC AND WILL BE POSTED TO THE PENSION COMMISSION WEBSITE AND TO THE LEGISLATIVE CALENDAR. Do not include any information you do not want to be made public. Please address your written testimony to the members of the Commission, NOT TO STAFF (i.e., not to me). \*If you are not representing an organization, it is helpful to provide some information about yourself, such as something that is relevant to the item on which you are testifying or where you live (such as Jane Smith, retired state employee, or John Jones, Duluth)

[Yahoo Mail: Search, Organize, Conquer](#)

LCPR members,

I have written several times before regarding MN teacher pension reform for tier II members, and I have to admit that I am saddened to not see teacher pensions on the 2024 Interim Project list.

I have been teaching for 28 years and am looking at retirement, and honestly, I feel like I am being taken advantage of. When I entered the teaching profession at age 22, I expected that I would have a respectable retirement at a respectable age.

Now, I see my tier I counterparts are retiring, or at least have the option to retire, without penalty at an early age of 56 in some cases. If I do the same thing, I will lose over half of my pension. That is completely unfair and unethical.

Now I realize that you, the LCPR members, didn't necessarily make these changes, but you are all well aware of the drastic impositions of these penalties, have acknowledged that we deserve better, but we have yet to see significant or even considerable reform. Many of us do not have the luxury of time on our hands to wait for incremental changes. We need you to make this a priority, much like corrections and other state employees who are getting benefit improvements. We need your help now.

I implore you to continue to keep teacher pensions at the top of the list of actionable items. We are counting on you to put meaning behind your words when you say that we are valuable assets to the state. Please add teacher pensions to your Interim Projects list and work with our governor to find funding solutions for great plans like our grassroots facebook group has put forward.

I sincerely thank you for your continued effort!

Lisa Jepson  
Moorhead Area Public Schools

**From:** [Steven Bliven](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Request to testify, Apr. 29, 2024, LCPR meeting  
**Date:** Thursday, April 25, 2024 5:00:49 PM

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Dear LCPR Committee:

After numerous emails I have sent, this one will be short. As an educator beyond 30 years of teaching and being over 60 years of age, I still find it unbelievable we do not have a career rule like most of the states do. The penalties at 62/30 are still a kick in the gut after having a career in education. Why people in charge think that is okay I can not understand. I was irked that the bill endorsed by EdMN completely ignored career teachers - many of the pioneers who started the Education Reform website which is almost 20,000 strong and still growing. I am also disappointed how anything brought up by Republicans are ignored by a majority who have control. I voted Democrat, but am quickly being swayed away. Representative Nadeau has valiantly fought to help career teachers. Please don't ignore him and put pensions as part of your working sessions. Be ready for the next Governor's budget push.

Thank You and please ask career educators what they have been waiting for over 30 year - A FIX for us,  
Steve Bliven

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