

# Legislative Commission on Pensions and Retirement

Tuesday, April 8, 2025 – 5:30 PM  
Room 1200, Minnesota Senate Building

## SUBMITTED TESTIMONY

### Combined submitted testimony related to the TRA bills

*In order of date and time received*

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| <ol style="list-style-type: none"><li>1) Bob Laine, CTE Teacher/Coach, Baudette, MN</li><li>2) Sue Erickson, Veteran Educator, Crookston, MN</li><li>3) Rylan Hendrickson, 4th Grade Teacher, Lake of the Woods</li><li>4) Bill Schultz, Plainview-Elgin Millville Schools</li><li>5) Robin Knutson, District Media/K-12 Curriculum Support Specialist, Brainerd Public Schools</li><li>6) Brad Thompson 5-12 Band and 7-12 CTE, Karlstad, MN</li><li>7) Chris Sarkinen, Title I Teacher, Robbinsdale Area Schools</li><li>8) Jeff Erdmann, Minnesota Teacher &amp; Head Football Coach</li><li>9) Meghan Fulton, Teacher, Bloomington, MN (resident) / Savage, MN (employed)</li><li>10) Lisa Kulzer, Teacher, So. Washington Co. Schools</li><li>11) Kathie Nelson, Work Experience Coordinator, Shakopee High School</li><li>12) Sara Miles, Elementary Education Teacher, Rosemount-Apple Valley-Eagan School District</li><li>13) Katy Bauernschmitt, 33-year MN teacher</li><li>14) Jennifer Johnson, 31-year MN teacher</li><li>15) Julie Yost-Minnich, 5th Grade Teacher, Plainview-Elgin Millville Schools</li><li>16) Elizabeth Osborne, 2nd Grade Teacher, Robbinsdale Area Schools</li><li>17) Darin Bourasa, 4th Grade Teacher, St. Francis Elementary School</li><li>18) Seth Kelly, Educator, Morris Area Public Schools and MN State University-Moorhead</li><li>19) Nancy Ethen, FACS / Math Instructor, Holdingford High School</li><li>20) Steven Huesman, Social Studies teacher, Rochester</li></ol> | <ol style="list-style-type: none"><li>21) Katharine McGraw, 7th Grade Mathematics Teacher, Litchfield Middle School</li><li>22) Jim Reed, 34th year in a classroom</li><li>23) Tina Beeler, Kindergarten Teacher, South St. Paul Public Schools</li><li>24) Cindy Nordstrom, Elementary K-5 STEM Teacher, ISD 196 Rosemount-Apple Valley-Eagan</li><li>25) Pete Kautto, Staples-Motley Career Educator, New York Mills</li><li>26) Amy Swenson, Public School Teacher</li><li>27) Steve Bliven, Teacher, Stillwater Area Schools</li><li>28) Brian Tillmann, 5th Grade Teacher, Hutchinson</li><li>29) Julianne Polsfut, Kindergarten Teacher, St. Francis Area Schools</li><li>30) Roxanne Robinson, Teacher, Pillsbury Community Elementary School in Minneapolis</li><li>31) Sherri Juenemann, Science Teacher, Bloomington</li><li>32) Daniel Moddes, Social Studies Teacher, Pequot Lakes Public High School</li><li>33) Melissa Bouc, 18 Years in Education, Nisswa</li><li>34) Sarah Graham, Primary Age/Elementary School Teacher, Buffalo School District #877</li><li>35) Angela Hutchins, School Counselor, Rochester Minnesota</li><li>36) Ann Reed, Speech/Language Pathologist</li><li>37) Diane Solberg, Teacher, North Branch ISD#138</li><li>38) Sue Helberg, Minnesota Elementary Educator</li><li>39) Judee Vesledahl, Teacher, Becker Public Schools</li><li>40) Tony Vesledahl, Industrial Education Teacher, Milaca Public Schools</li><li>41) Ann Millan, 5th Grade Teacher, Robbinsdale Area Schools</li><li>42) Colleen Callender, 35-Year TRA Member</li><li>43) Rhonda Alberts, Teacher, Austin High School</li><li>44) Katy Polman, Science Teacher, Anoka Hennepin</li></ol> |
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- 45) Jenny Linnell, English Language Arts Teacher, Grand Rapids
- 46) Lisa-Marie Schrag, Minnesota Educator
- 47) Melinda Wetteland, Teacher, St. Francis Area Schools
- 48) Robin Kautto, 35-Year Career Educator, Staples-Motley
- 49) Kadee Vesledahl, Teacher, Hibbing Public Schools
- 50) Deb Hart
- 51) Tim Peabody, Planetarium Director, Forestview Middle School
- 52) Julie Martzke
- 53) Lisa-Marie Schrag, Teacher, St. Francis Area Schools
- 54) Kim Sonju-Zrust
- 55) Carmen Briceño, Spanish instructor
- 56) Steve and Jill O'Toole, Teachers, Eden Prairie Schools
- 57) Cindy Palm
- 58) Kari Heikkinen
- 59) Eunice Peabody
- 60) Sarah Graham
- 61) Colleen Salay Elementary School Teacher, Centennial School District
- 62) Wendy Graves, FLES Spanish Teacher, Hopkins Public Schools
- 63) Shannon Burns, 4th Grade Teacher, Basswood Elementary
- 64) Wendy Hintermeyer, First Grade Teacher, Zachary Lane Elementary
- 65) David Gryte, Teacher, North Branch Area Public Schools
- 66) Layne Danielson, Teacher, MN Public Schools
- 67) Kathryn Almen, 5th Grade Reading/Language Arts Teacher, Forestview Middle School
- 68) Holly Paschke, Speech-Language Pathologist, Clover Ridge Elementary School
- 69) Jennifer Brunsberg, Spanish and French teacher since 1993
- 70) Kent Christian, Greenbush-Middle River
- 71) Marc Johnson, Executive Director, East Central Minnesota Educational Cable Cooperative
- 72) Michael Sievert, 5th Grade Teacher, Frazee-Vergas School District
- 73) Diane Schultz, Teacher, Cambridge, MN
- 74) Craig J. Schlichting, Superintendent, Triton Public Schools
- 75) Diana Regis, Social Studies Teacher, Lakeville South High School
- 76) Deb Bradford, Teacher, Stanchfield, MN
- 77) Molly Haspert, Teacher, Minneapolis Public Schools
- 78) Bryan Barber, 5th Grade Math Teacher, ISD 181
- 79) Amy Altenburg, Teacher, Minnetonka Public Schools
- 80) Brian Stark, 5th Grade Science Teacher, Forestview Middle School, Brainerd Public Schools
- 81) Wade Amundson, Science Teacher, Minnewaska Area Schools
- 82) Brent Bovitz, Teacher, Eden Prairie
- 83) Jacob Torgerson, Math Teacher, Morris Area High School
- 84) Roxanne Murray, Science Teacher, Crossroads at Bar-None
- 85) Lora Larson, Math Teacher
- 86) Susan Hougen Lieberg, Minnesota Teacher since 1990
- 87) Brian Wallace, Retired Professional Teacher
- 88) Liz Hatfield, Teaching Specialist and Assessment Coordinator, Univ. of Minn., Morris
- 89) Libby Gearey, Science Teacher, Forestview Middle School
- 90) Kimberly Husfeldt, MN School Psychologist
- 91) Jodi Prchal, Teacher, New Prague District
- 92) Karl Kaufmann - COVID Amendment Request
- 93) Lea Yager, Early Childhood Special Education Teacher, Anoka-Hennepin School District
- 94) Shelly Clausen, Learning Specialist, Lakeville ISD 194
- 95) Lisa Yoerg, 1st Grade Teacher, Sauk Rapids-Rice ISD 47
- 96) Jesse Johnson, Math Teacher, Minnewaska Area Schools
- 97) Brenda Kellen, Business Teacher, Marshall High School
- 98) Joyce Baumann, 3rd Grade Teacher, Cold Spring Elementary
- 99) Kim Erdahl, Minnesota Educator

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| 100) Chad Gimbel, Business Education Teacher, Blooming Prairie               | 124) Ethan Soland, Social Studies Teacher, Fergus Falls High School                   |
| 101) Sue Currens, Special Education Teacher, Minnewaska Area Schools         | 125) Jennifer Erickson, 2nd Grade Teacher, Minnewaska Area Elementary School          |
| 102) Bridget Peterson, K-12 Media Specialist, Esko Public Schools            | 126) Mary Johnsrud, 1st Grade Teacher, Minnewaska Area Schools                        |
| 103) Jeff Kocur                                                              | 127) Robert Hapka, Industrial Technology Teacher, East Grand Forks Senior High School |
| 104) Jennifer Herrick, 12th year teacher                                     | 128) Lenore Strouth, Vocal Music Teacher, Sibley East Schools                         |
| 105) Steve Clouse, CTE Teacher, Nashwauk-Keewatin ISD 319                    | 129) Cate McDonald, Kindergarten Teacher, Susan Lindgren Elementary School            |
| 106) George Bruehl, Teacher, John Glenn Middle School ISD 622                | 130) Lois Zak, Speech Language Pathologist, Anoka Hennepin School District            |
| 107) Chris Lence, English-Language Arts Teacher, Minnewaska Area High School | 131) Denise Ver Steeg, Special Education Teacher, Minnewaska Area Schools             |
| 108) Carla Korth, School Counselor, John Glenn Middle School ISD 622         | 132) Brett Thorfinnson, Teacher, Minnewaska Area Middle School                        |
| 109) Anne Klug, Kindergarten Teacher, Zachary Lane Elementary                | 133) Ali Dvorak, Teacher, St. Louis Park School District                              |
| 110) Noelle Kratzke, Math Teacher, Minnewaska Area High School               | 134) David Vinje, English Teacher, Minnewaska Area High School                        |
| 111) Greg Tikalsky, Social Studies Teacher, New Prague High School           | 135) Charles Carlson, Band Director, Brainerd Public Schools                          |
| 112) Elizabeth Windhorst, 1st Grade Teacher, Susan Lindgren Elementary       | 136) Jean Barkeim, Elementary School Teacher, Minnewaska Area Schools                 |
| 113) Ruth Hovel, 7th & 9th English Teacher, Minnewaska Secondary School      | 137) Sheila Stolusky, Teacher, St. Louis Park Schools                                 |
| 114) Susan Kane, Special Education Teacher, Anoka-Hennepin School District   | 138) Lauren Pauley, Middle School English Teacher, Becker, MN                         |
| 115) Cindy Blumer, Teacher, St. Louis Park Schools                           | 139) Rita Scholten, Teacher, Alexandria Area High School                              |
| 116) Chelsea Rudie, English Language Learners Teacher, Maple Grove           | 140) Ann Millan, 5th Grade Teacher, Metro Area                                        |
| 117) Lisa Jepson, Math Teacher, Moorhead High School                         | 141) David Leom, Teacher, Milaca Public Schools                                       |
| 118) Karna Palmer, Business Education Teacher, Minnewaska Area Schools       | 142) Kara Bancroft, 5th Grade Teacher, St. Louis Park                                 |
| 119) Jon Stolski, Geography Teacher, Forestview Middle School                | 143) Christine Bistodeau, Kindergarten Teacher, Isanti Primary School                 |
| 120) Darla Erickson, Teacher, Minnewaska Area Schools                        | 144) Brian Weitz, Teacher, Gleason Lake Elementary, Wayzata                           |
| 121) Steve Entzi, Trades and Industry Teacher, Minnewaska Area Schools       | 145) Lanna Stahman, Physical Education Teacher                                        |
| 122) Richelle Peterson, Teacher, Duluth Public Schools                       | 146) Carrie Runke-Jones, Elementary School Teacher, St. Louis Park School District    |
| 123) Tom Andresen, Science Teacher, Forestview Middle School                 | 147) Maggie Temple, Social Studies Teacher, Hopkins High School                       |

Dear LCPR Committee Members

As you are considering different bills at the meeting, please keep in mind that you are dealing with the lives of career teachers who have now been paying the pension benefits for three different pensions for the last 2+ decades.

Current teachers are prepaying their own pension and, by itself is fully funding their own pensions. According to experts, only 5% of current teachers will receive their contributions back in their pension payouts. But because of legislative mistakes in the past, not only are they paying for their pensions but we are paying also for all the Tier 1 pensions as well. TRA boards of the past were highly positioned with Tier 1 teachers who were also heavily in our EdMN union. Those Tier 1 pensions were protected during past legislative sessions while the Tier 2 pensions were made worse with every piece of legislation.

On top of this, we are also fully paying for EdMN pensions since they put in no money of their own. They also have a much better plan being able to retire at 55 with only 5 years of service.

To turn the tide, we have to quit kicking the can down the road year after year as has been done for the last 2 decades. Please consider HF1582 and the Danny Nadeau bill that limits the amount of income to receive free meals at school. You will not be hurting students by enacting this bill. As teachers we are asked daily to teach lessons that we know will be helping our students and we need to show evidence that what we are doing is effective. There is no evidence that this program has helped raise student scores in Minnesota. In fact, scores have gone down.

If you have any questions, please feel free to ask. I would be more than happy to come down to any of your sessions and speak if you would like me to.

Sincerely

Robert Laine  
31 year CTE Teacher/Coach  
Baudette, MN



**From:** [Susan Tiedemann](#)  
**To:** [LCPR Shared Mailbox](#)  
**Subject:** Testimony submitted for 4/8/25 meeting  
**Date:** Friday, April 4, 2025 11:23:16 AM

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## **To the Minnesota LCPR committee**

My name is Sue Erickson, and I've spent the last 31 years teaching in the very community where I grew up—Crookston, Minnesota. As the daughter of two former Minnesota teachers, I followed in their footsteps, driven by a deep sense of calling to the profession. In the early 1990s, I chose to work in Special Education, a field that was held in high esteem, particularly in rural areas like Crookston. Back then, educators were seen as pillars of the community—people who gave tirelessly of themselves for the benefit of students, families, and the future of our state.

Unfortunately, that respect seems to have dwindled over time. Today, as Tier 2 teachers, we face an overwhelming number of mandates, regulations, and endless hours of work that extend well beyond the classroom. Despite this, I remained hopeful that the Rule of 90 would be available to me when the time came.

But, like so many of my colleagues, I now find myself at the mercy of a system that no longer honors those of us who have devoted decades to public education. The changes to the pension structure over the years have been devastating. Once a promise of stability, it now feels like a distant dream. The penalties for not reaching full retirement age, combined with an inability to provide pay stubs from before 1989, have placed me in an impossible situation. I've spent my entire career in the same district, in the same town. I've coached students as a senior in high school, worked with migrant families, and taught swim lessons to hundreds of kids. But because I can't meet the arbitrary cutoff from before July 1, 1989, I am faced with financial uncertainty.

I'm not just asking for a fair pension, though. I'm asking for a retirement system that honors the years of service and sacrifice we've given to Minnesota's students. I've lost both of my teaching parents far too soon, and I've fought through a divorce that left me with little more than my pension through TRA. Now, the very system that was supposed to offer security in retirement is threatening to undo everything I've worked for, making it impossible to take full advantage of local benefits I've earned in the district where I've spent my entire career.

The time has come to support the *EdMn full bill*. It's time to fight for the teachers who have dedicated their lives to our children. We need to ensure that future educators can enter this profession without fear of financial insecurity, and that our best and brightest will be motivated to stay in the field long enough to make a lasting impact.

Let's honor the work of Minnesota's educators with a retirement system that is fair, sustainable, and recognizes the sacrifices we've made. This is not just about pensions—it's about respecting a profession that gives so much to our children, our communities, and our state.

Thank you for your time and consideration. Please stand with us.

Sincerely,  
Sue Erickson

31-year veteran educator, Crookston, Minnesota

**From:** [Rylan Henrickson](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Tier II Teacher Pensions  
**Date:** Friday, April 4, 2025 1:46:02 PM

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Hello,

My name is Rylan Henrickson. I started my teaching career right out of college at the age of 22. I have spent 6 years so far teaching upper elementary and coaching high school sports. With the current Tier II TRA pension I will have to teach another 37 years for a total of 43 years of service to draw my full pension without penalty.

I support 60 AND 30 for Tier II teachers. I feel frustrated that I have to pay 7.75% of my paycheck to the TRA pool, have my retirement money managed by people who celebrate when certain stocks tumble (even though the TRA has hundreds of millions invested in that stock), and then have to be told when I get to draw my retirement.

My wife and I are both educators and we want to continue to serve our students, but if Tier II teacher pensions don't get reformed soon, I will be forced to start considering other career options. Fair pensions are vital for teacher retention. Additionally, if hundreds or thousands of teachers were able to retire earlier, many of them would be willing to sub. That would solve the substitute teacher shortage in rural communities.

Thank you,

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**Rylan Henrickson**  
4th Grade Teacher  
Lake of the Woods  
Boys Basketball Coach  
#218-634-2056 ext.1714

Friday, Apr 4, 2025

To the LCPR Contact (Written Testimony)

**Support of Pension Reform for Tier II & reference: SF 2000 / HF 1582 for pension improvements.**

My name is Bill Schultz (age 58). I am a 35 year veteran educator with all my experience being in the state of Minnesota (Plainview Elgin Millville HS). I was hired in the Summer of 1990 (just missing the arbitrary June 30, 1989 cutoff for Tier I status). As a young teacher, I watched my colleagues (Tier I) retire with dignity and full benefits at ages ranging from 56-58 as they met the requirements of the Career Rule of 90. Without knowing any better, I thought that was something I had to look forward to as a career educator in Minnesota. I **trusted** that we would be taken care of after decades of dedicated service to our communities and state. A lot of those former colleagues retired with full benefits with fewer years of service than I currently have (and contributed much less to the pension fund). All of you know that if I chose to retire under the current Tier II structure, I would have to **forfeit 46% of my pension for life** at age 58/35 years of service! Not only is this unconscionable, from my perspective, it is borderline criminal! The generational inequity between Tier I & Tier II is obvious and staggering!

At this point in my career, I feel absolutely **shackled and “trapped”** in a pension system that is not working for the very members who fund it. A “defined benefit” has obvious upsides when compared to a “defined contribution” only when the “defined benefit” is structured to support its members. With the situation the state of Minnesota & TRA has created for Tier II members through neglect, poor management, and underfunding, Minnesota ranks 46/50 states in employer contributions which is utterly embarrassing and shameful. It is a no brainer why our TRA pension program is in the basement when compared nationally! To think, we “used to be” considered the public education state. :(

This isn't working folks. We do not have young people entering the field of teaching and we have at all experience levels fleeing the occupation due to the unreasonable demands that have become our new normal (simply put, the current costs are greater than the benefits in our profession). The only thing that will “right the ship” and turn this trend around is **making teachers in our state a PRIORITY** through significant investments toward enhanced salaries, benefits, and **PENSIONS!** We are sick and tired of lip service from our elected representatives! **Show us** that teachers are a priority by making available and finding the necessary financial resources to adequately fund the bill in play now! Trust me when I say, the long-term costs of not supporting SF 2000 / HF 1582, for pension improvements, are far greater than committing to making it happen now! Teachers have been guilted into settling for less forever! No more, no more settling! Not this time!

Sincerely,

Bill Schultz  
PEM Schools, Plainview, MN  
35 years on the front lines!

**From:** [Robin Knutson](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Teacher Pension  
**Date:** Friday, April 4, 2025 3:09:57 PM

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## Testimony in Support of Teacher Pension Reform (60/30)

**Prepared by:** Robin Knutson  
**Minnesota Educator – 32 Years Brainerd School District**

Chair and Members of the Committee,

My name is Robin Knutson, and I have proudly served as a teacher in the same Minnesota school district for the past 32 years. I am here today to urge you to support pension reform and move toward a fair and sustainable **60/30 retirement system** — allowing educators to retire with dignity at age 60 after 30 years of dedicated service.

For over three decades, I have given everything I have to my students, my school, and my community. I have mentored young teachers, adapted to every educational shift, and shown up every single day with the commitment that our profession demands — and deserves in return.

But today, I find myself facing a difficult truth: my continued presence in the system costs my district the equivalent of **two first-year teachers**. That means fewer resources, fewer fresh ideas, and fewer opportunities for schools to support new talent. I stay because I care deeply about my students, but the system makes it nearly impossible to leave with financial security.

My daughter, a passionate and committed educator like me, chose to **teach in Wisconsin**, even though she lives here in Minnesota — because their **retirement age is 58**. That speaks volumes. We are losing great teachers to neighboring states because our retirement system is falling behind. It's not competitive. It's not fair. And it's not right.

Minnesota educators deserve a pension that reflects the reality of the work we do. A **60/30 plan is equitable, realistic, and long overdue**. It's time we recognize the lifetime of service teachers give — emotionally, physically, and financially — and offer them a retirement path that honors that commitment.

This change isn't just about numbers — it's about values. Do we value the people who dedicate their lives to shaping our future? I believe we do. And I hope today you will show that belief with your support.

**It's the right thing to do. It's the right time to do it. It's right for Minnesota.**

Thank you for your time and for standing with Minnesota educators.

Robin Knutson

**Robin Knutson**

**District Media/K-12 Curriculum Support Specialist**

**Brainerd Public Schools**

Office: (218) 454-6123

[Robin.Knutson@isd181.org](mailto:Robin.Knutson@isd181.org)



**From:** [Brad Thompson](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** My TRA pension story  
**Date:** Friday, April 4, 2025 9:51:57 PM

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I have watched the LCPR meetings with great disappointment in our TRA advocacy. It seems that the unfairness that has been brought upon the Tier 2 teachers in the past 20 years does not cause the director any reason for concern.

The presentations do not match up to the other pension presentations and because of the lack of caring, TEACHERS are left to try to do the heavy lifting.

I am a product of Kennedy High School. NOT the one in Bloomington, but the one that was in the town of Kennedy. We were a very small school but we had some excellent teachers. Growing up, we had good subs as well. Somehow, before I graduated, I decided teaching could be something I might want to do. I knew that the pay wasn't great, but that the pension was there to make up for it.

I started my first job in South Dakota in 1993 and taught there for 8 years. We were 49th in the nation for pay, but the pension was not held up in high regard. It was a great experience, but my wife and I wanted to be back near our family and I remembered how the pension was great in Minnesota. This was in 2001.

I had communicated with Marti Zims on occasion and complained about retire/rehires that were hurting our pension by not paying in. I communicated again when the pension merged post and active funds.....all hurting Tier 2 teachers. BUT, I never ever looked into how the pension had changed from the rule of 90. Yes, it was my ignorance to not know this. But, I am not ignorant anymore.

I can't retire at 60/30 anyway, but my colleagues can. They deserve to be able to retire at 60/30 because we already pay for that benefit to go to us IF we stop paying for the Tier 1 benefits. How can this ever be considered fair???

It is easy to make those decisions, just like eliminating the rule of 90 all those decades ago, when you don't see the damage it causes. We have only 2 substitutes in our school. The rule of 90 subs have all aged out in our sub pool.

Teaching has become harder since the pandemic. I still LOVE what I do, but am sitting home with a moderate to severe health issue. Should it not take treatment well, I may have to exit teaching earlier than expected. Others, I am sure, are like me. Why should we be penalized when we pay for the ability to retire at 60/30 already? For some, it is the stress of the job that causes the illnesses.

The TRA director will say they support the bill as long as it is paid for. IT IS. The fact that you have to find money to pay for the Tier 1 benefits to replace what we are paying IS NOT OUR FAULT, NOR IS IT OUR PROBLEM. We didn't create the mess we are in. WE ARE THE VICTIMS!

My wife and I thank you for taking the time to listen. We have been in the Tri-County Public school district since moving back in 2001. We have raised 2 wonderful boys..one who became a teacher as well. I want him to be treated much more fairly than we have been. Any parent would want this for their child.

Thank you for your time.

Brad Thompson 5-12 Band and 7-12 CTE  
204 Valley View Road  
Karlstad, MN 56732  
218-436-4698

**From:** [Sarkinen, Chris](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Gray hair and a transfer belt to get off the carpet!  
**Date:** Saturday, April 5, 2025 8:11:31 AM

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Good Day to the LCPR Team,

I wanted to quickly share my thoughts and experiences as it relates to teaching and retirement. As I was entering the teaching profession thirty three years ago, my father, father-in-law and mother-in-law were all in the twilight of their careers. All three qualified for the rule of 80 and they sought to enjoy some much needed rest and relaxation.

At that time I didn't think much about retirement, I was simply glad to have a job. Now that I am the age that they were all exiting stage left, I still have gas left in my tank. I am still happy to be heading in to teach each day....but I've been in the front row long enough to be getting long in the tooth. The value of my years of experience will soon be usurped by waning energy and more importantly my patience that's past its "buy by" date. I'm straining to maintain the sparkle that emanates from my chalk filled hands, no wait wrinkled fingers from washing overhead transparencies, oops I meant multicolored hands from dry erase marker.....no, now it's clean hands but I can't get the sound of the smart board marker clinging down into its tray out of my head! For more than three decades I've been the sage on the stage....it's nearing the time that I soon need to turn the page.

I must say that the previous expectation that I teach to 65 is untenable (for my sake and the sake of the students). I simply am gobsmacked that the prior stewards of our pensions made decisions to protect one group of teachers while leaving the next generation hanging out to dry in the subzero air. I do recognize the difficult work you are undertaking, I do appreciate your time, creative problem solving and dedication to right this wrong.

I would ask that you work to have our "age/year rule" mirror much more closely our neighbors in Michigan, Wisconsin, Iowa as well as the Dakotas.

I have heard a few different ideas for funding improvements to our retirement rules. I see very few downsides to eliminating the MCA tests in favor of the UofM created, tested and true Fastbridge tests. Since Q-Comp will be eliminated, part or all of those costs could be redirected to pension reform. I have also heard that revisiting the free breakfast and lunch program for families of means is a wise possibility. Please do look at these and other ways to fund pensions. Where there's a will, there's a way!

Thank you for your consideration.

Chris Sarkinen

**Chris Sarkinen**

**Title I Teacher**

**Robbinsdale Area Schools**  
**Serving Sacred Heart, St. Raphael's,**  
**Holy Trinity and King of Grace**



**Dear Chair Frentz and Esteemed Members of the LCPR,**

My name is Jeff Erdmann, and I am in my 35th year of teaching social studies and serving as a head coach in Minnesota. I currently teach social studies at Rosemount High School where I have been the head tackle football coach for 25 and I am in my second year as the head Girls Flag football coach. I have dedicated my entire career to the young people of this state, both in the classroom and on the field. I have always believed in leading by example, instilling hard work, commitment, and integrity in my students and athletes.

I write to you today not only as a lifelong educator and coach, but also as a Tier II teacher who missed the Rule of 90 by a single month—one month that has cost me eight more years of work compared to Tier I colleagues. That single cutoff means I must continue teaching much longer than those who came just before me, despite doing the same work for the same amount of time and paying even more into the system.

To make matters worse, 5% of my retirement contributions are being used to fund Tier I pensions—benefits I will never receive myself. This is not only financially unfair; it's demoralizing. The current Tier II system penalizes career educators like me and sends a damaging message to future teachers: that their dedication will not be honored fairly.

I strongly urge you to support the 60/30 pension reform bill being considered by the legislature. An unreduced 60/30 rule would provide long-overdue recognition for the service of Tier II educators and offer hope to the many who are now stuck in a system that fails to reward longevity and commitment.

Minnesota cannot afford to keep pushing experienced, passionate educators out of the profession or discouraging young people from entering it at all. The disparities between Tier I and Tier II pensions are stark, and the recent creation of a 62/30 career rule for St. Paul teachers only heightens the sense of inequity statewide. It is time for all Minnesota educators to be treated with the same level of respect and fairness.

Thank you for your time and consideration. I am not able to attend this meeting due a girls flag football practice tonight. Please stand with those of us who have given our lives to Minnesota's students. We ask for fairness. We ask for equity. We ask for your support of the 60/30 legislation.

Sincerely,  
Jeff Erdmann  
jefferdmann14@gmail.com  
35-Year Minnesota Teacher & Head Football Coach

Chair Frentz and Esteemed Members of the LCPR,

My name is Meghan Fulton, and I've taught high school English for 13 years at Prior Lake High School in Savage, MN. Before becoming a teacher, I worked in college admissions at the University of Minnesota - Twin Cities, where I realized I wanted to help young people prepare for their futures, not shut the door on them. Teaching was the right choice—but it shouldn't come with the financial insecurity that now defines it.

The current retirement system for Tier 2 teachers is neither fair nor sustainable. My parents were Rule of 90 educators. Upon entering the profession myself, I assumed that the same level of support and respect still existed in the profession. It doesn't. My colleagues with 30+ years in the classroom face another 13–15 years before they can retire without penalty. My husband—also a Minnesota teacher—and I would need to teach 25 more years to reach full retirement age. That's unacceptable.

We want to support our daughters' interest in becoming teachers, but we can't, in good conscience, encourage them to pursue a career so undervalued it lacks a reasonable retirement path. Worse still, I fully recognize that there is no one waiting to replace the teachers who are burning out and leaving our profession in droves. In over a decade, my high school, of nearly 3,000 students, has only hosted only seven student teachers. The profession is in crisis.

It's time to fix this historic, pervasive problem. A fair retirement system—like the proposed 60/30 bill—sends a message that Minnesota values and respects its educators. We deserve better, and so do the students depending on us.

Please pass the 60/30 career bill. Minnesota teachers have waited long enough.

Sincerely,

Meghan Fulton  
13 years in education  
Bloomington, MN (resident) / Savage, MN (employed)  
Meghan.L.Fulton@gmail.com

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Lisa Kulzer. I am fifty-seven years old and am in my thirty-fourth year of teaching young children. I missed the Rule of 90 by a matter of months. I was recruited as a Midwest educator and began teaching second grade in August of 1990 in Apache Junction, Arizona. I then moved to teaching kindergarten in La Crescent and Winona, Minnesota before moving to teach preschool in my current position at South Washington County Public Schools in Woodbury, Minnesota. We relocated to the metro area in April of 2020 to be near our aging parents who are requiring assistance at this time. I would like the OPTION to help provide care for them as their health declines.

I am writing this to request your attention to the current Tier II pension system. I have dedicated my life, along with many of my colleagues through my thirty-four years, to caring for children and families. I have enjoyed the many lifelong relationships that have endured with previous students, families and colleagues. Teaching is a heart job, and it is also an extremely hard job. Children walk through the classroom door with an incredibly wide range of experiences, needs and abilities. The classroom teacher is expected to know and meet the needs of all learners. This is an amazing feat that requires time above and beyond the school day to process, plan and prepare for. It is a challenge that teachers take seriously devoting their own time and resources to ensure success.

I grew up in Wisconsin and currently reside in Hudson, Wisconsin where I know the retirement age is much younger. Arizona, Iowa, and other neighboring states also have better pension systems in place than Minnesota. Minnesota ranks near the bottom for teacher pensions nationwide although Tier II teachers in Minnesota contribute some of the highest rates in the country.

Please approve the House and Senate bills that support an unreduced career rule of 60/30 and a reduction in early retirement penalties to show Minnesota teachers that their commitment to education is valued and the job they do is recognized as crucial to a thriving state and local system. Teachers who are given the OPTION to retire before having their own health issues may choose to continue serving children and families through substitute teaching or volunteering which could help with the current substitute shortage that we are experiencing.

Thank you for your time and consideration,

Lisa Kulzer

**From:** [Sara Miles](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Tier II Pensions Testimony  
**Date:** Saturday, April 5, 2025 10:47:22 AM

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Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Sara Miles, and I am in my thirty-fourth year of teaching elementary education in the Rosemount-Apple Valley-Eagan school district. Over the past couple of years, I have been advocating for Tier II pension improvements. I have organized and educated my colleagues, written letters, attended Lobby Day and LCPR meetings, and personally communicated with many representatives. I have also had the opportunity to rally with amazing teachers from across the great state of Minnesota, hoping to create awareness around Tier II educator pension and its inequities.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teachers' pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

The absence of a career rule in the Tier II system makes it much more difficult for our state to attract and retain the best educators, especially when compared to surrounding states.

I highly encourage you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If the legislature values Minnesota teachers, it must take action towards fixing this broken system.

The current system places the burden of paying off a debt that Tier II teachers did not create and from which we do not benefit. In recent years, our St. Paul colleagues were given a 62/30 career rule, which only highlights the disparity within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration.

Sincerely,  
Sara Miles

**From:** [Katy Bauernscmitt](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** MN TRA  
**Date:** Saturday, April 5, 2025 12:02:35 PM

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I am writing today after virtually attending the special TRA meeting April 4, 2025. There was a significant amount of reference to TRA's four guiding principles and TRA fiduciary duties. The history of our pension has shown a great disregard for both.

My mother was a career teacher in my district that actually qualified for rule of 80! When I do comparisons between her pension and mine, it is astounding how bad mine is. If I retired today, after teaching an additional five years and currently three years older than she was at retirement, I would get more than \$325 LESS per month for the rest of my life! Because I have a masters degree and paid double the percentage toward my pension, the actual amount of money I contributed is astronomically more than what she did!

The first principle stresses the need for a shared funding commitment between all parties involved. For many years now Tier 2 members have shouldered the heaviest burden. Our state contributes less than half the national average towards its pensions. Meanwhile, Tier 2 educators in Minnesota are paying the 11th highest rate out of our 50 states, while receiving one of the lowest 7 state pension benefits in the nation.

The second guiding principle TRA esteems is "to avoid creating or exacerbating imbalances between generations with respect to contributions paid and benefits received." The disastrous mistakes made by the TRA board in 2009, 2013, and 2018 have done the exact opposite. The huge cola increases for Tier 1 between 1997-2001 totaling 48% also represent reckless regard for the future of the pension and lack fiduciary duty. Those mistakes were definitely made without any thought for what it would mean for tier 2 teachers. But this is not our responsibility to fix, these decisions were made by TRA!

The third guiding principle was definitely not followed considering our pension fund has dropped from 132% funded to 77% funded over my teaching career.

Finally, the fourth guiding principle is being ignored. The state of our current pension plan is doing nothing to retain educators or recruit people to a career in teaching. We see this every year when we are unable to hire qualified teachers for the positions our school has open. Teachers are figuring out if they move to any of the states surrounding Minnesota and they will receive a much better pension benefit than they do by teaching in Minnesota. Teaching until age 65 is something that is unsustainable considering teaching has become increasingly difficult with many more demands.

Minnesota teachers have put our trust in you to manage our hard earned money and treat us with some dignity while we dedicate ourselves to the difficult task of fostering well educated and well meaning future citizens of our state.

Please push for pension improvements for Tier 2 educators. We deserve it! We have paid for our pension and the pension of the generation before us due to mismanagement and lack of fiduciary duties in the past.

Thank you!  
Katy Bauernschmitt  
33 year MN teacher

Sent from my iPhone

**From:** [Jennifer Johnson](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Pension bill  
**Date:** Saturday, April 5, 2025 12:06:02 PM

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*Dear Esteemed Members of the LCPR:*

*My name is Jennifer Johnson and I am in my thirty-first year of teaching in MN. I have previously communicated with my representatives about teacher pension reform and wanted to contact you as well.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide and have been in that position for over 12 years. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Nineteen years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. Since 2013 I have made past student teachers that have worked with me aware of the reality of Tier II pensions in MN and have further suggested that MN may not be the best state to teach in based on pensions. I would want new teachers to be able to teach in an area that clearly supports them rather than 19 years into their career have the rug pulled out from underneath them.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Jennifer Johnson*

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Julie Yost-Minnich and I am in my thirty-second year of teaching. I have seen many changes, both good and bad, throughout my career. As I look back, I can still see myself making the same decision if I had to do it all over again.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Sadly, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. Districts will struggle to attract teachers into education and will struggle to pay those of us at the top of the salary schedule unless changes are made. The whole notion of the Rule of 90 was to have “expensive” teachers retire and hire new teachers.*

*Thank you for your time and consideration,*

*Julie Yost-Minnich  
PEM Schools  
32 years*



**From:** [Osborne, Elizabeth](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Tier 2 retirement equity  
**Date:** Saturday, April 5, 2025 12:45:06 PM

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*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Elizabeth Osborne and I have been teaching since 1991 in the Robbinsdale School District.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Earlier into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Elizabeth Osborne*

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**Elizabeth Osborne**  
2nd Grade Teacher  
Robbinsdale Area Schools  
[elizabeth\\_osborne@rdale.org](mailto:elizabeth_osborne@rdale.org) | 763-504-7742 | [rdale.org](http://rdale.org)



Dear Chair Frentz & the LCPR Committee,

My name is Darin Bourasa (bur-saw), and I am a fourth grade teacher. The upcoming 2025-26 school year will mark my 30th year of teaching for St. Francis Area Schools. My wife Lisa teaches fifth grade for Minneapolis Public Schools, and she will be starting her 29th year.

I'd like to share a few things with you about my career as a teacher. I REALLY enjoy teaching! I get to instruct the leaders of tomorrow, I get to build a rapport with their parents, and I get to maintain friendships with teammates and colleagues who get me through the good and bad days that we experience together in public school. These are only a few of the positive reasons why I love teaching.

Unfortunately, the physical wear and tear of my body from being a teacher and having five surgeries in the past 15 years is finally getting to me. My job involves walking around the classroom helping students, bending down to work with them, bending over to pick things up from the floor, walking them to specials and lunch, picking them up from recess, and finally taking them out to the bus at dismissal. Then after my students leave school, I spend time cleaning my classroom and walking to the copy machine to make copies for the next day of instruction. Copy and paste this routine for 171 days, and at 4000+ steps per day. The pain increases on conference nights when I put in an 11 or 12-hour day on each of those six conference evenings with families.

The mental toll of teaching can be confined to my 8-4 pm work day, but the PHYSICAL toil that I feel from teaching is ENDLESS. Of all my surgeries, the 2011 back surgery for a herniated disc is the one I can still "feel" on a daily basis. Before school each day, I take two Aleve for the pain, I put on my back patch with lidocaine, and I slip into my expensive, orthopedic shoes with arch support and cushioned heels to get me through another day of teaching. Basically at this point in my long career, I DO what I have to DO to survive another day in the classroom.

This brings me to my next point...the future. I don't know which surgery will be next for me, so I wish to retire while I'm still standing and mobile, so that I can go on retirement trips with my wife without being in a wheelchair. I also want to visit my daughter in college without having to worry about going up flights of stairs. And one day many, many years down the road, I hope to be able to get on the ground and play with my grandchildren, or take them for a stroll at Como Zoo like I did with my daughter 21 years ago.

Besides grandchildren, one other future item my wife and I often discuss is, "can we afford to retire from teaching?"

I'm writing to you today to ask you to support pension reform for Minnesota Educators in this legislative session. PLEASE support HF1582!

Our pension system for Tier II educators lags behind our neighboring states. Sadly, Minnesota teachers are towards the bottom of the nation in teacher pension plans. There are a few reasons for this. First, our state has no Career Rule for Tier II educators. A Career Rule allows an educator to retire with full benefits when they meet certain criteria. Before 1989, a Minnesota teacher could retire with the "Rule of 90" - when your age plus years of teaching experience equals 90 - then you could retire with full benefits. The Rule of 90 teachers who qualified for this are called "Tier I educators."

But I started teaching in 1995, so I didn't qualify for Rule of 90. I am in the giant population of current teachers called "Tier II educators" who do NOT have a Career Rule. All other states surrounding us have a Career Rule. Iowa, Wisconsin and the Dakotas all have a Career Rule to incentivize young people to go into the profession. For example, Iowa has a Career Rule of 88 and North Dakota has a Career Rule of 90. In Wisconsin, teachers can retire at age 57 with full benefits, as long as they've taught for 30 years.

Sadly, Minnesota is one of 10 states in the country that does NOT have a Career Rule, so my wife and I are both REQUIRED to teach until the age of 65.

If I need to leave teaching early because of continued health concerns (for example at age 62) I would automatically be charged a life-long penalty on my pension which is currently set at 10.4%...FOR LIFE! I am also forced by law to donate a portion of my paycheck to the Minnesota Teachers Retirement Association (TRA.) If I decide to leave teaching early, or if I'm forced to leave teaching early because of my health, then I'll be paying penalties higher than almost every other state in the U.S! Please support a penalty reduction as well during this legislative session.

We all know Minnesota's schools are facing a teacher shortage. The way to ATTRACT and RETAIN young teachers is to offer them what most other states do: a pension with a Career Rule. Please support a 60 & 30 Career Rule for Minnesota Educators during this legislative session! PLEASE support HF1582! We've served our communities, and we deserve to retire, as needed, with dignity!

Attached, you'll find infographics on the Career Rules set by some of our neighboring states.

Thank you for your time.

Sincerely,

Darin Bourasa

Blaine, Minnesota Resident

St. Francis Area Schools Teacher

# Iowa

## Pension System

### Full Benefits:

Rule of 88 *or*  
age 62/20 yrs *or*  
age 65

Early retirement penalty  
(NRA:65)

pre 2012 hire: 3% penalty/yr.

post 2012 hire: 6% penalty/yr.

# North Dakota

## Pension System

### Full Benefits:

**Tier I: Rule of 85**

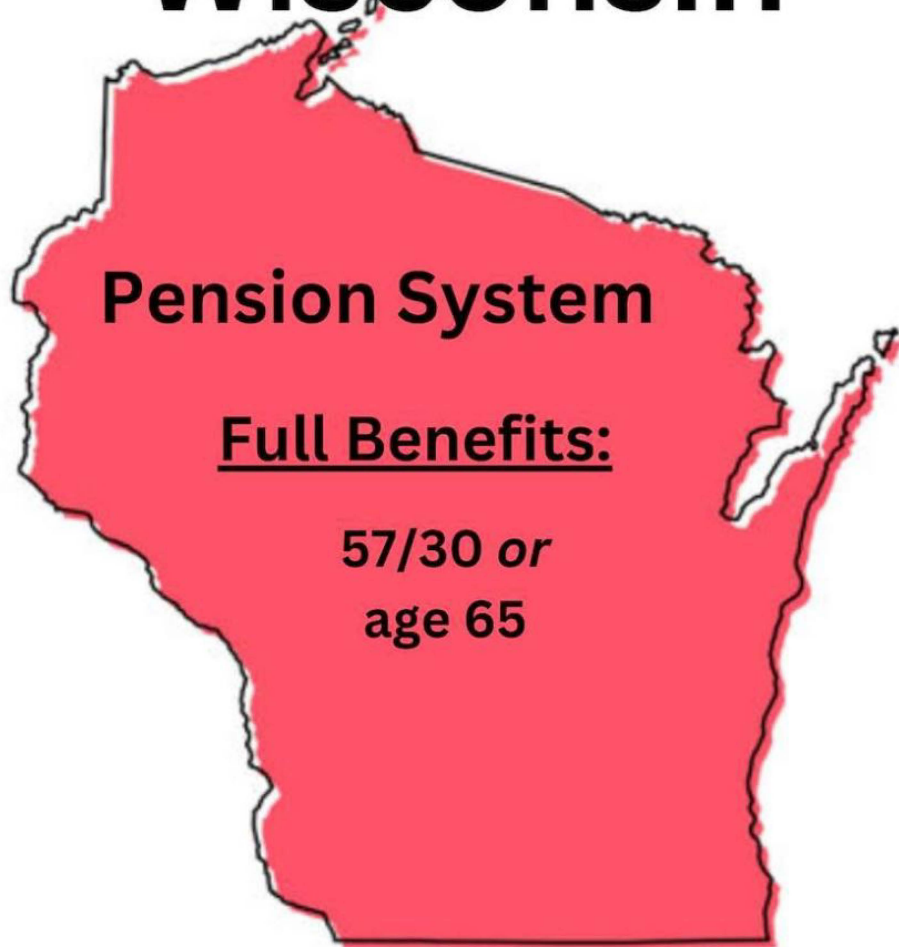
**Tier II: Rule of 90 w/  
minimum age 60**

NRA: 65

Tier I Early Retirement Penalties: 6%/year under R85 or age 65 whichever is earlier.

Tier II: 8%/year from age 65, age 60 or R90.

# Wisconsin



NRA: 65

Penalty for early retirement: .4%/month for early retirement BUT the base reduction rate decreases by 0.001111% for each month of service the teacher has accumulated.

In other words, the longer you teach, the smaller the reduction for early retirement.

# Minnesota



## Pension System

### Full Benefits:

Tier I: Rule of 90

Tier II: Age 65  
w/ excessive penalties  
for early retirement

NRA: 65

Tier II Early Retirement Penalties:

7%/year for ages 59-64,

6%/yr. ages 55-58

\*slight benefit improvement for 62/30

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**From:** [Seth Kelly](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Teachers Pensions  
**Date:** Saturday, April 5, 2025 2:32:07 PM

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Chair Frentz and Esteemed Members of the LCPR:

My name is Seth Kelly, and I have been a teacher within the Morris Area Public Schools for 13 years. I was part of a large incoming teaching group during my first year, but I am one of the only ones remaining. Although this can be attributed to many things, our broken teachers pension system is one of the largest reasons that talented young teachers choose to change careers. The relationship between this fact and our teaching shortages should be clear.

I was hired from a pool of 50+ applicants, but the last English teacher we hired was the sole applicant. Think about what that fact says about the struggles of our rural districts. The 60/30 career bill would go a long way to reverse this terrifying trend. Minnesota cannot continue to lead in education if we trail behind every other state in teaching benefits.

Teachers have not often felt heard on this issue, even within our own union. I hope you understand the urgency of my request that you approve this very important investment in our state's future.

Sincerely,

Seth Kelly

15 Year Educator in Morris Area Public Schools and Minnesota State University, Moorhead.

Morris, MN

[Seth.kelly@gmail.com](mailto:Seth.kelly@gmail.com)

Sent from my iPhone



April 5, 2025

Dear Chair Frentz and the Esteemed Members of the LCPR:

My name is Nancy Ethen and I have been teaching Family & Consumer Sciences for 38 years; the last 34 years at Holdingford Junior / Senior High in Holdingford, MN.

As a young teacher in the late 1980's and early 1990's I was excited about my career and the future of education as I was a Minnesota teacher and Minnesota had always been known as "the state" to teach in. I soon realized that the Rule of 90 had been abolished and it was unknown what retirement would be like by the time I reached that point. I am now at that retirement point in my life. I am 62 years old and have 34 years of MN teaching. As I started researching retirement options 5-8 years ago I realized that I would be forfeiting quite a bit of my pension fund due to the penalties due to retiring before age 66. In many professions it is very possible to work until age 67 or beyond. As I look out at my students I realize that I am 45-50 years older than each one. (I can't imagine how elementary teachers are relating to the students and keeping up with their energy level.) It is disheartening to look at our neighboring states and see what a better retirement plan they have in place.

I urge you to approve the House and Senate bills that advocate for the unreduced career rule of 60/30 and a reduction in early retirement penalties. As the retirement plan looks now we older teachers will not be able to afford to retire and will NOT be the best teachers for our students due to our age and lack of energy. Also with a shortage of teachers we need something to entice new teachers to Minnesota. My daughter will be in the new teacher pool very soon. If things don't get better I will encourage her to go to North Dakota or Wisconsin.

Thank you for your time and consideration.

Nancy Ethen  
38 year educator; 34 in MN  
Holdingford Public Schools, Holdingford MN  
nancy.ethen@isd738.org

**Chair Frentz and Esteemed Members of the LCPR:**

**My name is Steven Huesman and I have been a teacher of social studies in the Rochester School District for the past 31 years.**

**I am writing to voice my support for the 60/30 career rule bills being brought to committee today. Decisions made over the last decades have done enormous damage to the trust that is essential for a career like teaching. No teacher goes into teaching with the fantasy of great wealth awaiting them. We teach because we love working with children and love the subjects we share with our students. It is a career that requires passion and dedication. Minnesota had a reputation for excellent education, in large part because it believed in the social contract- ensuring that its teachers were respected and protected throughout their career with adequate pay, health care, and retirement. That contract has been chipped away at, until it really no longer really exists. The choices made by both TRA and the Minnesota legislature, have eroded the support in recruiting and retaining quality educators. It is now quite obvious that teaching in Minnesota is no longer a sought-after career goal for most young people. When I was interviewing three decades ago- it was not uncommon to have dozens, if not hundreds of applications come through for an opening- particularly in a district of such high reputation as Rochester. Now, positions may have 2-3 applications, and few of the young teachers that come through end up staying more than a few years before they are looking to “move on”. By eroding our supports- pay, health care, and pensions- our leaders have effectively destroyed teaching as a true career. If this is not fixed immediately the decline in recruitment and retention of quality educators will accelerate, and our children and society will pay a heavy price.**

**I ask that you support the 60/30 career rule legislation. It is a reasonable “ask” that teachers that have dedicated their lives to serving the people of Minnesota faithfully for decades be given a fair and unreduced pension. This legislation would be an enormous step in rebuilding the damage done to our social contract, and I urge your support.**

**Sincerely,  
Steven Huesman  
Social Studies Educator of 31 years  
Rochester, MN  
sthuesman@gmail.com**

**Written Testimony for the LCPR – April 7, 2025**

**Submitted by Katharine McGraw**

7th Grade Mathematics Teacher, Litchfield Middle School

Chairpersons and Members of the Commission,

My name is Katharine McGraw, and I am a proud 7th grade mathematics teacher at Litchfield Middle School. I have dedicated 33 years of my life to this profession and to the countless students who have walked through my classroom door.

Under the Rule of 90, I would have been eligible to retire this year. However, because I fall under the Tier 2 classification, choosing to retire now would result in significant pension penalties—penalties that were not part of the promise made to me when I began this career.

Teaching is not a job one simply shows up to—it's a calling that demands energy, adaptability, patience, and passion every single day. To expect educators to teach until age 64 is unreasonable. The physical and emotional demands of this work are intense, and the stakes are too high. Our students deserve teachers who are at their best—not simply enduring the years to meet an arbitrary retirement age.

I strongly urge you to support the 60/30 rule proposal. Even under this more modest provision, I would still be teaching three more years than many of my predecessors had to. This is not a request for special treatment—this is a request for fairness and sustainability.

Failure to pass the 60/30 rule will not only hurt individual educators, but also school districts across Minnesota. When veteran teachers are forced to stay in the classroom beyond their optimal years, it places an enormous financial burden on districts. My district, like many others, cannot afford to pay top-of-scale salaries year after year when they could hire two newer teachers for the same cost upon my retirement. It's a lose-lose situation—for educators, for districts, and most importantly, for students.

Please consider the long-term consequences of inaction and do what's right for the future of education in Minnesota. Support the 60/30 rule.

Thank you for your time and for your service.

Sincerely,

Katharine McGraw

7th Grade Mathematics Teacher

Litchfield Middle School

Members of the Legislative Commission on Pensions and Retirement:

I'm writing my testimony asking you to support the two bills HF1582 and SF2000 that give teachers an unreduced pension improvement at 60/30. These two bills get Tier II teachers closer to the TRA boards guiding principle number 2 which calls for Intergenerational Equity. I'm in my 34th year in education and I have paid in more than any generation of teachers before me based on percentages and higher salaries. Past legislators and those that have sat on the TRA board, have placed Tier II teachers in this position. This is not our fault. This is a result of poor decisions in the past and it is not equitable to hold one group of teachers responsible for these decisions.

The above bills have a lot of support from both sides of the aisle. This is not a democrat or republican issue. This is an equity issue that we would all like to see corrected.

School districts around the state need to see improvements in teacher pensions so they can let their older staff go and replace them with the younger teachers starting at a lower salary. The cost of inaction will simply make the problem worse. Pension reform is essential and it needs to occur this legislative session. Your leadership on this issue is strongly encouraged and I hope you can pass this legislation this year. Thank you for making this a priority at your April 8th meeting.

Sincerely,

Jim Reed  
34th year in a classroom

**From:** [Tina](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Pension reform  
**Date:** Sunday, April 6, 2025 9:54:06 AM

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*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Tina and I am in my twenty seventh year teaching kindergarten in So St Paul Public Schools. I also have 5 years of teaching out of state. 32 years of teaching!*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Nineteen years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Tina Beeler*

April 6, 2025

Chair Frentz and Esteemed Members of the LCPR:

My name is Cindy Nordstrom and I am an elementary K-5 STEM teacher in ISD 196, Rosemount-Apple Valley-Eagan. This is my 32nd year of teaching in that district.

The career bill of 60/30 is an important fix to a 30+ year old pension inequity. As a second career teacher, I am watching the people who started teaching right out of college retire with full pensions at age 58. I'm still working and yet, I have reached the rule of 90 and will be penalized (given a discount) for not working until I am 65. I have decided to retire, but not collect my TRA until 62 in order to avoid the steep penalty. However, as I understand it, I won't get any more gains on the funds. How can this be equitable to myself or others? We won't draw the funds, but they'll still be invested and earning money, who gets those earnings? Tier II teachers have been subsidizing the Tier I retirements for years and continue to be penalized for asking for equality.

Please approve the career bill for teachers and start to right-size this inequity that has been in place for far too long.

Sincerely,  
Cindy Nordstrom  
32 year ISD 186 elementary educator  
Inver Grove Heights resident  
cindynordstrom@gmail.com

Chair Frentz and members of the LCPR,

My name is Pete Kautto. I would like you to know that I have taught in the same Minnesota public school for the last 35 years. I have been a union representative, vice-president, union president and negotiator of our local union during the course of 35 years. I have an AA, from Hibbing Community College, B.S. from Bemidji State University, and MS from Hamline University. I have been a dedicated educator with strong evaluations over the course of my 35 years. I have been respected by my students, colleagues, and parents of my community.

As a career educator, I can only say that if you don't step in and right some of the wrongs that are taking place, recruiting new career teachers is only going to get worse. If you treat our future educators the way I have been treated, it will only continue the decline of keeping quality in our Minnesota schools.

I am leaving the profession after 35 years due to the stresses of this job. I feel like I have been let down when it comes to addressing our Tier 2 pension issue. How can anyone with a sensible ideology be ok with a Tier 2 teacher being treated the way we are being treated after giving our life to public education?

Let me be specific with a few examples: I pay into TRA and my employer pays into TRA. We pay way more than any Tier 1 teacher has ever paid but yet we have had our pensions destroyed. The working conditions of today have increased compared to when I first started and the irony is that as I get ready to leave the profession after 35 years, I will have to put up with a lot more and receive a lot less. If over 60 percent of my employer contribution goes to fund the Tier 1 teachers and not my pension, how is that not wrong? If I don't even get a COLA until 65, yet the Tier 1 teachers have received huge COLAS over the years, how is that not wrong? If I am severely penalized in my pension because I can't teach for 40 years and my Tier 1 friends only had to teach 34 years without a penalty, how is that not wrong? If the surrounding states have a career rule and reduced penalties and yet I gave 35 years and am severely penalized, how is that not wrong?

So I am wondering, why would Minnesota turn its back on those of us that have done what a great Minnesota educator has accomplished like myself? It is just beyond me to read what TRA advertises but doesn't recognize the wrong that is happening. They are not following their guiding principles to those Tier 2 teachers that are paying into the fund. The number of people that I share all the factual details that I have learned about our Tier 2 pension can't believe this is happening. It is happening, and has been happening, to the Tier 2 teachers.

Where are our advocates to right this wrong?

This is my last chance to ask for your help to right this wrong. What do you think my opinion of public education will be as I exit my 35 year career with a negative view of what has happened to my pension that I paid for over 35 years? I am asking you to support a career rule of 60 and 30, reduced penalties for not meeting the rule, and reinstate COLAS for Tier 2 teachers. All Tier 2 teachers should be included, even if they are deferring their retirement.

Sincerely,  
Pete Kautto  
Staples-Motley Career Educator  
New York Mills

April 5, 2025

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Amy Swenson and I am in my 34th year of teaching. Over the years I have worn many hats teaching social studies in rural, urban and suburban schools in Minnesota and for the past 28 years I have worked at Wayzata High School, the largest high school in the state. I've spent my entire career teaching students about the values we as Americans embody at our core - values such as fairness, justice, and equity. It is my hope that these values will remain front and center as you continue to discuss solutions to the problems that were created by the MN legislature in 1989 when the MN legislature mandated an unequitable two-tiered system for MN teachers.

I am writing in strong support of the proposed 60-30 career rule for Tier 2 teachers in the state. I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system that they created!

I missed the Rule of 90 by 13 months. As you know, there is a significant disparity between the retirement benefits of Tier 1 and Tier 2 teachers in this state. Colleagues of mine that started teaching before July 1, 1989 can retire NOW with full benefits and no penalties. Even though I have more years of service (and am older), I will not be able to retire without penalties for several years because I didn't start teaching until August of 1990. The inability for Tier 2 teachers to retire at a reasonable age, especially when compared to Tier 1 teachers, creates an inequitable situation where experienced educators are forced to work longer in a system that has increasingly become more difficult due to budget constraints, understaffing, and student behavioral challenges. By offering the 60-30 rule, we can help rectify this inequity and provide fair treatment to the educators who have committed themselves to Minnesota's students for 30+ years.

Minnesota, like many other states, is currently facing a catastrophic shortage of qualified teachers, and the situation is worsening. The financial incentives in place for educators in neighboring states such as Iowa, Wisconsin, and North Dakota often surpass those in Minnesota, with better retirement options serving as a significant factor in attracting and retaining talent. Teachers in Minnesota are increasingly leaving the profession early due to the lack of reasonable retirement options, and without immediate changes, this talent gap will continue to widen. The 60-30 rule would help keep experienced educators in the profession longer, thereby mitigating the impact of this teacher shortage. In addition, it will make Minnesota a more competitive state for attracting out-of-state educators who are drawn to more favorable retirement plans in neighboring states.

I understand that funding for this proposed change is a key consideration. However, I believe there are viable ways to fund the 60-30 rule without requiring additional burdens on taxpayers. One option could be to reallocate some of the funds currently directed toward MCA testing and



assessment initiatives. These funds could be better utilized to support teachers' retirement plans, particularly for those nearing the end of their careers, rather than continuing to allocate resources to testing programs that have not demonstrated clear benefits in terms of improving student achievement. Additionally, many districts in Minnesota have a top-heavy salary scale, with teachers in their 30+ years of service unable to retire due to the financial penalty imposed by current law. This results in veteran educators staying in positions where they are less effective, leading to stagnation in educational quality. Shifting resources toward improving retirement benefits for these teachers would help bring more equity to the system and allow newer teachers to move up the salary scale more effectively.

In conclusion, the 60-30 rule would help address critical equity issues, attract and retain educators in a time of unprecedented shortages, and provide a sustainable way to fund this change without exacerbating fiscal pressures on the state. I strongly urge you to support this proposal, which would ensure that Minnesota remains a state that values the contributions of our educators and invests in the long-term success of our children.

Thank you for your consideration of this important issue.

Sincerely,  
Amy Swenson  
Public School Teacher

**From:** [Steve Bliven](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Request to testify, April 8, 2025, LCPR meeting  
**Date:** Saturday, April 5, 2025 6:09:17 PM

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**Dear LCPR Committee,**

I want to begin by expressing my sincere gratitude for your dedication and service to the people. As members of this committee, you hold a critical responsibility to oversee our tax dollars, ensure fiscal responsibility, and make decisions that reflect our collective best interests. While many in the public may not fully understand the complexities of pensions, they often overlook the significant financial contributions educators make toward their own TRA pensions. For many of us, this sacrifice is considerable.

Among the most dedicated contributors to this system are the career educators who, through no fault of their own, missed the Rule of 90 by just a few days or years. We have put in the time, effort, and dedication—often at great personal cost—and now, as we approach the later stages of our careers, we ask that our pensions be honored without unnecessary penalties. For decades, we have been reassured that this issue would be addressed. It is time for that promise to be fulfilled.

I strongly urge you to support the 60/30 bills: HF 1582/2341 and SF 2000/2523, which some of you have authored or co-authored. While I would prefer a more comprehensive solution that ensures the state fulfills its obligations and brings educator funding to average levels, this bill provides an essential short-term fix for those who have worked at least 30 years and are 60 years of age or older. We can no longer afford to wait for a long-term solution to a problem that has been growing for decades. This is a goal that is achievable in this legislative session, and it's heartening to see it presented as a bipartisan effort. I know the co-authors are appreciated, and we have proudly shared this with your constituents.

A grassroots movement of educators has worked tirelessly to raise awareness of this issue, and I urge you to honor our efforts by taking this vital step forward. It is difficult to comprehend that educators who have devoted more than 30 years to the profession and are now 60 or older would face penalties simply for wishing to retire. Personally, I long to spend more time with my grandchildren—one of whom is already a teenager—and still hope to contribute to education through subbing or volunteering in classrooms. As chairman of my church's deacon board, I am always seeking ways to serve my community, and I deeply appreciate your service to both our communities and our state.

Thank you for your consideration, and for your ongoing commitment to supporting our educators.

Sincerely,  
Steven Bliven  
"Grandpa"  
Minnesota Teacher of the Year Finalist

Chair Frentz and Esteemed Members of the LCPR:

My name is Brian Tillmann, and this is my 32<sup>nd</sup> year of teaching upper-elementary grades in Hutchinson. I LOVE my job – I even enjoy putting in countless evening, weekend, and summer hours, just trying to make learning and teaching experiences as smooth and ideal as possible. In Hutchinson, we have a fantastic superintendent, a supportive school board, and I have the best principal anyone could ask for. I thoroughly enjoy my colleagues – we laugh every day, and fifth-graders are such a fun age to teach and interact with. Asking me today, I fully hope to still be teaching at the age of 65; I am enjoying my career that much.

Having said that, I look at the huge discrepancies that exist between when teachers in surrounding states can retire with a full pension and when Minnesota teachers can. I look at the blatantly unfair differences that exist between Tier I and Tier II teachers' retirement options. I look at the decisions made over the last 35+ years: removing the Rule of 90 for Tier II teachers, the grossly negligent COLAs given to retirees from 1982-2001 (averaging more than 7% a year for that span), the extreme penalties enacted in 2013 for retiring before the age of 66 (at that time) without notifying membership, the removal of deferred augmentation in 2018, and the inability of Tier II members to collect our own COLAs until the age of 65. And I wonder, how were these decisions ever justified as being anywhere near "fair"?

Not every 30+ year teacher is in my boat. I am healthy, and despite a world of detrimental differences in the profession since COVID, I am not yet experiencing any sense of burn-out. Many colleagues of my generation are, however – colleagues, who had they started teaching 5-10 years earlier, could retire with a full pension now; colleagues who could be replaced by a first-year teacher at nearly half the cost to a district.

I URGE you to support the 60/30 bill and look for creative ways to fund it. Even should it pass and be fully-funded, Minnesota Tier II teachers would still NOT be on par with Wisconsin, Iowa, North Dakota, South Dakota, or Minnesota Tier I teachers for when they can achieve a full pension!

Without its passage, a statewide cohort of late-fifty and early-sixty year old teachers will be forced to "hang on" to avoid a devastating cut in their pension. The odds of these folks being healthy, invigorated, motivated, and financially affordable for school districts will lessen with every year.

Again, I love this job. I hope to still be doing it for many more years to come. I would like the option, though, if circumstances were to suddenly change, to have the ability to choose to walk away with a somewhat comparable retirement package as both my recently retired colleagues possess, as well as those teaching in neighboring states.

Brian Tillmann  
5<sup>th</sup> Grade Teacher  
Hutchinson  
tillmann@hutchtel.net

LCPR Members,

My name is Julianne Polsfut and I am in my thirty-third year of teaching kindergarten in St. Francis Area Schools. I am passionate about teaching and providing a quality education to all students in my community. I am writing to you to share my personal experience with Minnesota's fractured and unfair Tier II educator pension system.

I implore you to make the LEGACY decision to address and fix the current flaws and inequities in current Tier II pension system. As Minnesota teachers we continue to show up for our students and teach to the best of our abilities, despite the atrocious penalties we will face when we retire, that shouldn't have ever been our burden to carry. As a core profession to our state and communities, our pensions are among the worst in the nation and the absolute worst in our region.

About 20 years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. Our schools are in crisis now due to teacher shortages. Lack of pension reform will only exacerbate this mounting problem.

Currently, I am in my mid-fifties married to a wonderful man with Parkinson's Disease. He is only, five years older than me. But, this five years becomes devastating when I am forced to work until 65, making him 70. I need to care for him, and I need to have some of our Golden Years to enjoy our retirement together with some semblance of health and fortitude.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I said before, this is a LEGACY decision, your support means your legacy is one of support and rebuilding of trust with educators across the state. To not support reform simply means your LEGACY will be one of many people and decisions that ultimately undermines and weakens public schools in Minnesota.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Julianne Polsfut

33 year educator

Dear Chair Frentz and Members of the LCPR:

My name is Roxanne Robinson and I am in my thirty-sixth year of teaching elementary students. I am currently teaching at Pillsbury Community Elementary School in Minneapolis.

It is time for you to make much needed changes to address the significant flaws in the current Tier II pension system for Minnesota educators. Educators that include: Superintendents, Administrators, Librarians, Counselors, Psychologists, Therapists, Nurses, Social Workers and Teachers. Despite being one of the most dedicated professions, educators in Minnesota are burdened by a system that ranks near the bottom for educators pensions nationwide. Meanwhile, Tier II educators contribute some of the highest rates in the country.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. All Minnesota educators and students are counting on you.

Thank you for your time and consideration,

Roxanne Robinson  
Teacher since 1989  
Plymouth, MN  
roxrob9153@gmail.com

Chair Frentz and Esteemed Members of the LCPR:

My name is Sherri Juenemann. I served my country as a U.S. Peace Corps volunteer teacher in Western Samoa, and have since taught middle and high school science in Richfield Public Schools. I have dedicated my time, energy, and career to thousands of students for over 36 years, including during the toughest years of the pandemic.

Despite many struggles in a hard job, when I could have chosen another job in the science field for much higher pay, I stayed with it, in part because of my dedication to the students, and not in small part because I expected to retire in my 50s, like so many teachers before me.

And yet. Well into my career, laws were passed that greatly reduced my pension benefits.

Today, at the age of 59, I am facing 6 more years of teaching, for a total of 42 years teaching, in order to draw the full pension in which I have invested.

Despite my long years of dedication to Minnesota students, I am rewarded by Minnesota's pension system which ranks near the bottom for teacher pensions nationwide. The penalties for early retirement are much higher than those of neighboring states. The absence of a career rule in the Tier II system is throwing up barriers for Minnesota to attract and retain the best educators, especially when compared to these neighboring states. This system places on Tier II teachers the burden of paying off a debt we didn't create. The penalty we pay is not only financial, but most notably in time, as we delay retirement.

For these reasons, I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.

Thank you for your time and consideration.

Sherri Juenemann  
Science Teacher 36 years  
Bloomington  
juenbug29@gmail.com

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Daniel Moddes, a Pequot Lakes public high school Social Studies teacher for nearly 20 years. This communication is yet another attempt to try to showcase the need for the legislature's/LCPR support for a 60/30 unreduced career rule teacher pension reform bill. I have given repeated testimony both in writing and in person in front of the LCPR. It is my hope that this is the last testimony I have to provide.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Today's teachers have a whole different experience than teachers of previous generations, including Tier One. This is not meant to pit one generation against another, but it is meant to showcase the absurdity of providing worse pensions for teachers who have more complex job descriptions than previous generations.

The profession has been degraded in many ways. The voice and management teachers have in the classroom has been greatly reduced, the public targeting put on teachers has been enhanced, and the pay and benefits have just not kept up, especially for those who teach in more rural settings. The job description has only been elongated over this time where the value of teachers has been diminished.

You are bleeding teachers because of these factors. The need to incentivize them to stay is more urgent than ever. A decent pension is one of those lures.

One of these setbacks includes the changing of our pensions in 1989, which terminated the Rule of 90. Now is the time to fix this.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.

I am aware the talking point is always. "where is the money? ". It's there somewhere, and it shouldn't be on the teachers' backs since we already pay nearly 8% of our salary toward this. I'll let that be your task in figuring out where the money should come from.

I will say that if nothing is done, you're going to have many districts having a difficult time balancing their budgets when so many teachers are on the maximum pay scale because they cannot retire with dignity, in the same capacity as teachers in most other states, as well as those who taught before 1989.

It is insane that somebody has to teach upwards of 45 years in order not to have a pension penalized. Ridiculous. The fix must happen now.

I write to you as a high school teacher, as a previous coach, as well as a teacher who teaches some college accredited courses for high school kids. There are many teachers like us who teach such dual enrollment classes. There are many like us who are at our wits end and about to leave the profession - subpar teacher pensions are one of the reasons.

What will happen to the opportunities for so many Minnesota high school students to receive some free college when these specially credentialed teachers quit? How much more will families have to pay in tuition, or how much will schools lose out on funding from students going PSEO because kids won't have dual enrollment instructors on their high school campus?

With the increasing amount of mandates put on schools .....and therefore teachers, but with the lack of money given to incentivize teachers' for these increased responsibilities, it is time for pension reform.

It is time for the state to reinvest in the people who invest so much time, energy, and their personal money into the children and communities of the state.

All teachers deserve a system that recognizes our dedication and ensures fairness across the board. The current system has no fairness between different generations of Minnesota teachers, and certainly is not comparable to most other states.

I am hopeful your committee will support MEANINGFUL teacher pension reform.

Sincerely,

Daniel J. Moddes  
Baxter, MN



April 4, 2025

Members of the Legislative Commission on Pensions and Retirement:

My name is Bill Thompson and I have been teaching Industrial Technology classes for 33 years at Luverne Public Schools in Luverne, Minnesota. Minnesota teachers who have supported the teacher pension system their whole career deserve a career rule that allows them to draw their pension without unfair penalties. The 60/30 bill with bipartisan support will do just that.

At a time when Minnesota schools are facing funding challenges, allowing higher salary veteran teachers to retire at an age similar to other surrounding states is the path we need to take this year. This will ultimately save school districts money by hiring less expensive new teachers to replace them. We need a younger normal retirement age for Minnesota teachers comparable to other states.

Our teacher colleagues in St. Paul were given a 62/30 career rule in 2024 and we are faced with a normal retirement age of 65. The rule of 90 for Minnesota teachers was eliminated in 1989 and we have had 36 years to fix the problem , let's find the funding and get it done this year.

Thank you for your service to Minnesota's taxpayers.

Bill Thompson  
814 N. Freeman Avenue  
Luverne MN 56156  
(507) 227-7645

Chair Frentz and Esteemed Members of the LCPR:

My name is Melissa Bouc. I am asking for a moment of your time to talk to you about your support regarding educator pensions.

First, please understand there is a gross discrepancy between Tier I and Tier II teacher pensions. What I am asking for is corrective action to make the Tiers equitable- not better than one or the other based on an arbitrary hiring date.

I am an Elementary Special Education teacher. I love working with our students, but realistically with the increasing physical demands of the position, working to the current age of 65 with 35 years of service is impractical and not good for students or educators. In addition, our current Tier II pension is lacking in enticing new educators to the position- not when the surrounding 5 states have better pension plans than ours.

Your support of the 60/30 career rule and reduction of penalties for ages 59-64 to 5% (SF2000) is a realistic and equitable solution. For an in-depth look at the facts of Tier II pensions, please view the attached information.

Please approve the career bill for educators.

Sincerely,

Melissa Bouc  
18 years in education  
Nisssa  
Melcha1504@gmail.com

April 4, 2025

Attn::Chair Frentz and Esteemed Members of the LCPR

Topic: Pension equality

From: Sara Graham, Buffalo, MN

34 yr primary age veteran teacher in MN!

I LOVE my job :)

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Sara Graham and I am in my thirty- fourth year of teaching primary age/elementary school in the Buffalo School District, #877. I have written to you, left voicemails and have attended many rallies in favor of pension reform. I share my personal experience with our broken Tier II educator pension system. I don't want to retire now, but have the freedom to retire when I am ready, and with dignity. I likely will sub and help my current district!

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks #3 "WORST" pension for teachers nationwide. However, Tier II teachers contribute some of the highest rates in the country.

2 years into my career, at age 24, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

**An example: Now- Age 56, taught 34 years. If I were to retire at age 60, taught 38 years, my pension will be penalized 8% per year. That's a 40% decrease in my pension that I have funded since age 22.**

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This system not only places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. In addition, MN will not attract new and young teachers to our already shortage of school staff in MN. Our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,  
Sincerely, Sara Graham

**Tier 2 Educator Pensions**

[Learn More](#)

[Take Action!](#)

# How does it impact MN?

## Tier 2 Educator Pensions

Learn More

Take Action!

**COST MINNESOTA OVER \$640,000,000 per year!****Annual Impact of Delayed Retirement**

Tier 2 Educators ...	Costs the State ...
Delaying Retirement 1 Year	\$106,029,686 each year
Delaying Retirement 2 Years	\$212,059,372 each year
Delaying Retirement 3 Years	\$286,327,626 each year
Delaying Retirement 4 Years	\$360,595,880 each year
Delaying Retirement 5 Years	\$428,757,936 each year
Delaying Retirement 6 Years	\$490,813,685 each year
Delaying Retirement 7 Years	\$546,763,162 each year
Delaying Retirement 8 Years	\$596,606,443 each year
Delaying Retirement 9 Years	\$640,343,415 each year

Districts have not faced the funding challenges of having most licensed staff work well into their 60s. The cost of this grows each year because it is compounded by the number of educators who are working longer at each age. If Minnesota educators begin holding off on retiring until they reach NRA 65, it could cost over \$106,000,000 the first year and over \$640,000,000 on the ninth year. **Costs will continue annually.**

**TRA Tier 2 Pension Reform is the fiscally responsible choice for the State.**

Minnesota's Tier 1 educators were able to retire under the Rule of 90 with full benefits as early as age 56. Tier 2 educators must work to 65 to earn full, unreduced benefits. Tier 2 educators hired in the early 1990's are now in their mid to late 50's. Based on TRA's data, the number of career educators is rapidly growing and will continue to grow. This is due to Tier 2 retirement benefits being drastically lower than Tier 1 benefits (for those educators in their 50's and early 60's). This is slowing the educator replacement cycle, and it is costing districts more money.

**Minnesota's Growth of Educators Working at Ages 55-59**

Reporting Year	Educator Years of Service	
	25 to 29 years	30 years or more
2023-2024	136%	149%
2022-2023	118%	121%

\*Growth based on the 10 year average (2013-2022) of Minnesota educators in each YOS.

**The Story Behind the Numbers**

In 1989, the Minnesota legislature created a two tier retirement system for Minnesota educators. Tier 1 educators could retire under the Rule of 90. Now, less than 3% of Minnesota educators are Tier 1. This is because a Tier 1 educator hired at the age of 22 in 1988 was eligible for full retirement benefits in 2022. Conversely, a Tier 2 educator hired at the age of 22 in 1989 will not be eligible for full retirement benefits until 2032. The table above shows how that delay in retirement will impact spending on educators salaries across the state.

Why should legislators anticipate Minnesota's Tier 2 educators are going to work longer than the Tier 1 educators? First and foremost, the number one reason a person chooses to retire is the belief they will be financially secure in retirement. Looking at the numbers, a Tier 1 educator could retire at age 58 with 36 years of service and receive at least 60% of their high five salary. At age 58 with 36 years of service a Tier 2 educator will receive less than 37% of their high five salary. That substantial difference is going to keep Tier 2 educators working much longer than Tier 1 educators. It will take a Tier 2 educator four additional years of working to receive 60% of their high five salary in retirement benefits. Four extra years may not sound like much, but it could have drastic impacts on districts' budgets because of the slowing of the replacement cycle.

Future contracts will have little impact on this because the salary difference between a career educator at the top of the pay scale and a new educator will still remain. The only way districts can bring down their salary costs will be to continue the cycle of replacing career educators with new hires who are less expensive. Without pension reform, the replacement cycle will slow causing districts to continue to pay more educators on the top of the salary scale while not being able to hire new educators on the bottom.

\*Annual Impact of Delayed Retirement data based on the [TRA 2024 ACFR \(P 112 - Membership Data\)](#)

\*Minnesota's Growth of Educators Working at Ages 55-59 data is based on TRA's 2013-2024 Membership Data as reported in each [ACFR](#).

Made by Minnesota Educators for Pension Reform, [mnpensionreform@gmail.com](mailto:mnpensionreform@gmail.com)

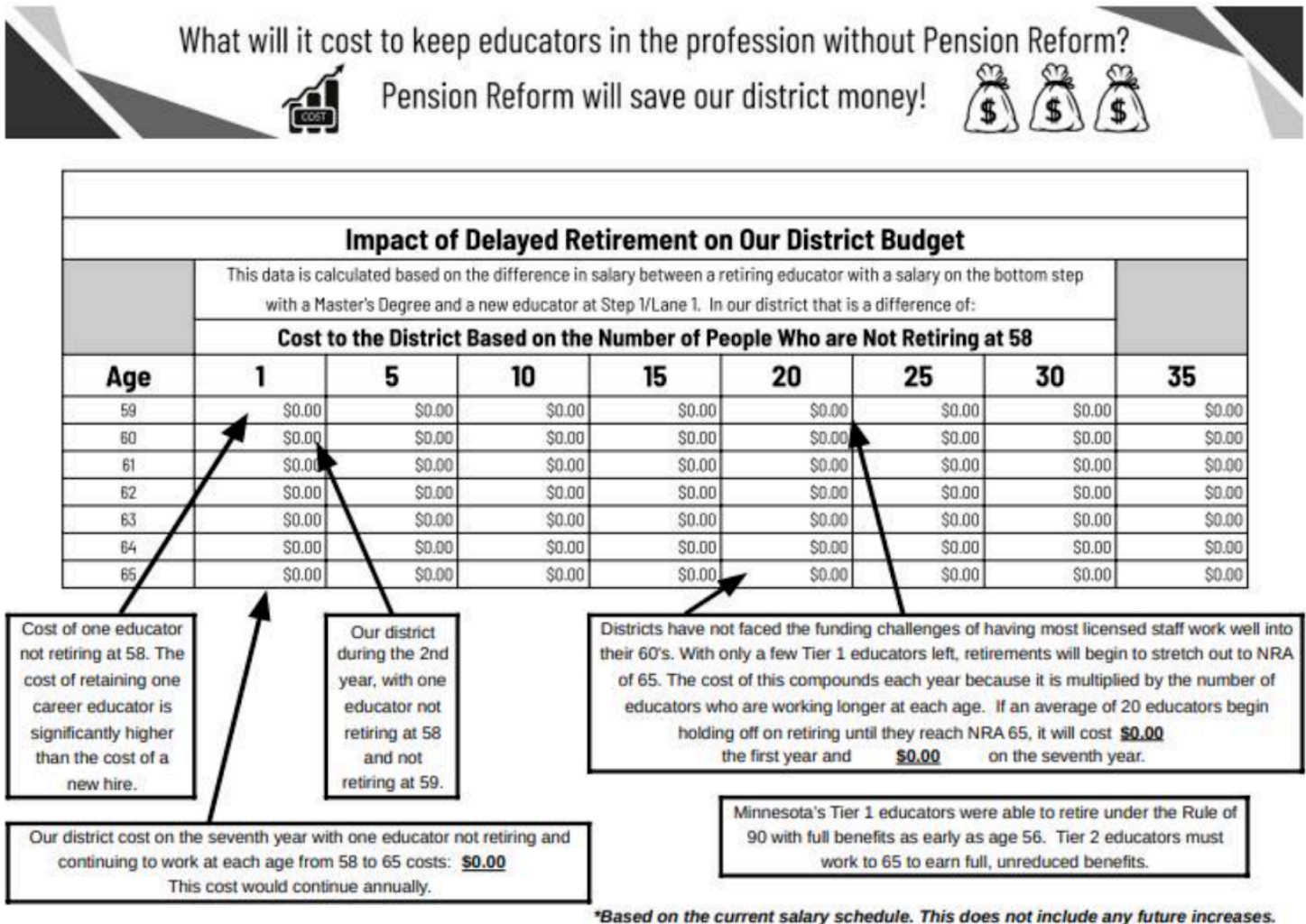
This information was created and shared by [Jim Olson on MN Educators for Pension Reform](#) Facebook page.



## Tier 2 Educator Pensions

[Learn More](#)
[Take Action!](#)

The additional cost of deferred retirement will fall to school districts. [Use this tool](#), created by Jim Olson and Todd Richter and shared on MN Educators for Pension Reform Facebook group to calculate the cost to your district of keeping the most expensive teachers around past 58. Share this information with your district's school board and administration. They should be advocating for educator pension reform too.



The tool above was created by Jim Olson & Todd Richter, and shared by [Jim Olson on MN Educators for Pension Reform](#) Facebook page.

## Pension comprehension & discussion points for MN educators

# -Cause and Effect-

(in no specific order)

**MN does  
NOT fix  
TRA  
Tier II  
pensions**

- Districts shoulder the extremely high costs of compensating and insuring an increasing number of teachers at the top of the pay scale *(who, in case it goes without saying, are worth the investment)*
- Fund balances decrease
- Local taxes increase
- Class sizes increase
- Test scores *(for whatever they are worth)* decrease
- Educators have less time to devote to individual students and their own families
- Educator mental health is severely impacted
- Educators receive the message loud and clear: **"your dedication, sacrifice, and skills are not truly valued"**
- Fewer people enter the profession
- Exodus of educators in their 20s-30s
- The highest qualified prospective teachers look for other types of employment or teach in another state
- The newest Minnesota hires learn of the inequity and look for other types of employment or teach in another state
- Vacancies go unfilled
- Underqualified staff *(in terms of training and meeting our students' needs)* are recruited for triage
- The value education brings to Minnesota decreases

Infographic created and shared by [Stacy Bartlett on MN Educators for Pension Reform](#) Facebook page. All of Stacy's infographics can be found on [this google slideshow](#).

This website was created in an attempt to further the spread of the information shared on the [MN Educators for Pension Reform Facebook group](#). The small but mighty group of educators that runs MN Educators for Pension Reform Facebook group has spent countless hours researching, planning, creating, or educating Tier 2 educators while also balancing the demands of their full time teaching jobs. They have educated and empowered others through their informative posts, infographics, and tools. My hope in creating this website is to stitch together some of the materials they've created to help break down this complex issue as we all work to understand and work collectively for improvement to Tier 2 Pensions. Thank you to all of those who have shared information on [MN Educators for Pension Reform Facebook group](#) that has helped to put this informational website together.



# Pension Funding





## How Is My Pension Funded?

[Learn More](#)
[Take Action!](#)


Your deferred benefits/pension plan isn't optional. When you start working as an educator (working as a sub, teacher, school counselor, school nurse, or TOSA) in Minnesota you start paying into your pension/deferred benefit plan administered by TRA, [Teacher Retirement Association](#). *Note: St. Paul Public Schools has a separate pension plan and does not participate in TRA.* You'll see a line item on your paystub showing how much you're contributing with each pay period. You can also [login to myTRA](#) (see bottom left of the web page that loads to create a myTRA account if you haven't already) and see exactly how much you've contributed each year of your career. Your contribution is a percentage of your pay, so the amount you pay into TRA increases as your salary increases.

Your employer also contributes to TRA on your behalf. The percentages you and your employer pay are set by the MN State Legislature, with recommendations from TRA.

The table to the right/below, was created and shared by Stacy Bartlett on the [MN Teachers for Pension Reform Facebook Group](#) and shows the percentage of your pay (EE C = employee contribution) that has gone to TRA from 1981-present. It also shows how much your employer (ER C = employer contribution) has paid. Take a look at how both employee and employer contributions have changed through the years.

EEC = employee contribution (your contribution)

ERC = employer contribution (your district's contribution on your behalf)

COLAs = Cost of Living Adjustments

### Why is it important to understand how our pension is funded?

A common misconception is that our pension plan is a benefit that is given to us. Participation in TRA is not optional and our pensions are not a handout. It is something you must pay into, with a legislatively set percentage of any monies you make from your salary or any extras you do (hourly work, summer school, coaching sports/activities, etc.) going to TRA.

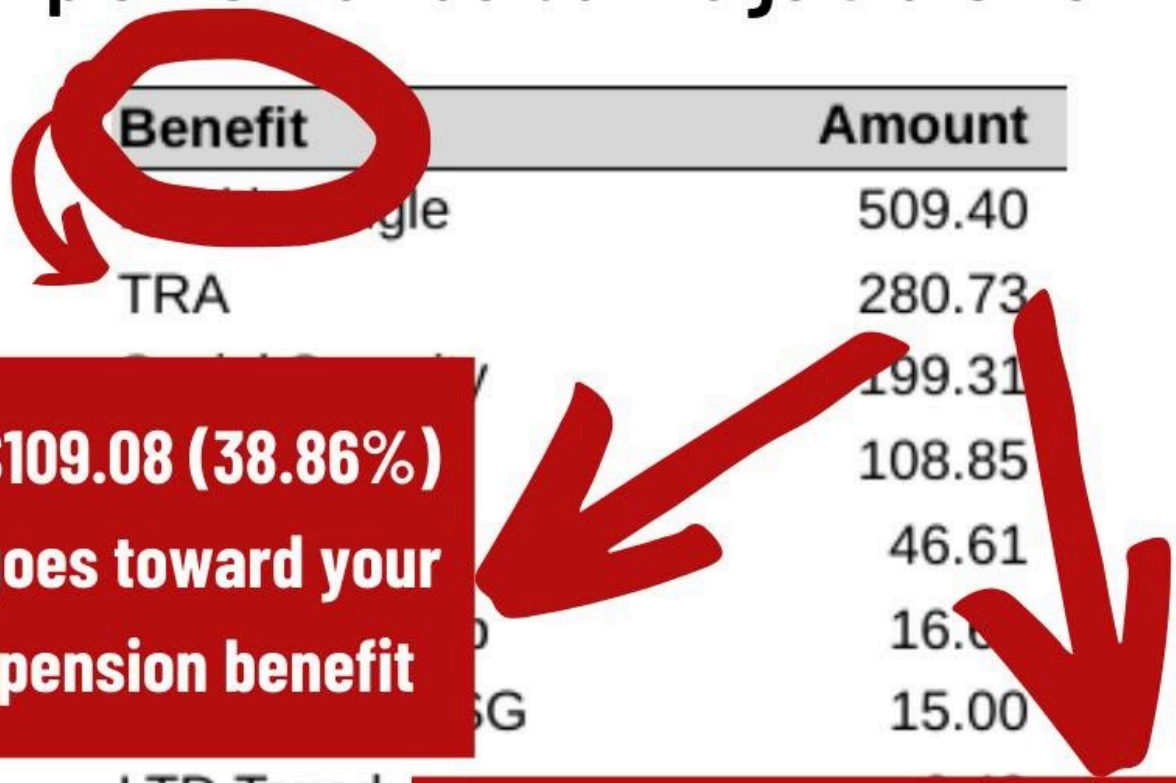
As of 2025-26, 8% of everything you make while working for any MN public school district (*not St. Paul Public Schools*) will go to TRA. Your employer also contributes to your pension. Beginning in 2025-26 your employer will contribute 9.5% to your pension. The money that your school district pays in to TRA on your behalf is a significant cost to your district, leaving less available for you to negotiate for in our contract negotiations.

Your employer contribution is listed as a benefit on paychecks, but in fact, a majority of that money d ⓘ n't go to pre-funding your pension.

Wage statement graphic below was taken from [MN Educators for Pension Reform](#) Facebook group.  
 Tier 2 Educator Pensions Learn More Take Action! 

Creator unknown.


## Sample from an actual wage statement . . .



Benefit	Amount
Single	509.40
TRA	280.73
	199.31
	108.85
	46.61
	16.00
SG	15.00
LTD Taxed	
Life Basic	
MN Unemp	

**\$109.08 (38.86%)  
goes toward your  
pension benefit**

**\$171.65 (61.14%) does not go  
to your pension benefit**

Tier 2 Educator Pensions <b>Year</b>	<b>COLA</b>	<b>EE C*</b> <small>Learn More</small>	<b>ER C*</b> <small>Take Action</small> 
<b>1981</b>	3.2%	4.5	7.55
<b>1982</b>	7.4%	4.5	7.55
<b>1983</b>	6.8%	6.5	3.55
<b>1984</b>	7.5%	4.5	7.55
<b>1985</b>	6.9%	4.5	8.98
<b>1986</b>	4.5%	8.98	8.98
<b>1987</b>	9.8%	4.5	8.98
<b>1988</b>	8.0%	4.5	8.98
<b>1989</b>	6.9%	4.5	8.98
<b>1990</b>	4.0%	4.5	8.14
<b>1991</b>	5.1%	4.5	8.14
<b>1992</b>	4.3%	4.5	8.14
<b>1993</b>	4.5%	4.5	8.14
<b>1994</b>	6.0%	4.5	8.14
<b>1995</b>	4.0%	6.5	8.14

Tier 2 Educator Pensions		Learn More	Take Action!
<b>1996</b>	<b>6.4%</b>	<b>6.5</b>	<b>8.14</b>
<b>1997</b>	<b>8.0%</b>	<b>6.5</b>	<b>6.64</b>
<b>1998</b>	<b>10.1%</b>	<b>5.0</b>	<b>5.0</b>
<b>1999</b>	<b>9.8%</b>	<b>5.0</b>	<b>5.0</b>
<b>2000</b>	<b>11.1%</b>	<b>5.0</b>	<b>5.0</b>
<b>2001</b>	<b>9.5%</b>	<b>5.0</b>	<b>5.0</b>
<b>2002</b>	<b>4.5%</b>	<b>5.0</b>	<b>5.0</b>
<b>2003</b>	<b>0.7%</b>	<b>5.0</b>	<b>5.0</b>
<b>2004</b>	<b>2.1%</b>	<b>5.0</b>	<b>5.0</b>
<b>2005</b>	<b>2.5%</b>	<b>5.0</b>	<b>5.0</b>
<b>2006</b>	<b>2.5%</b>	<b>5.0</b>	<b>5.0</b>
<b>2007</b>	<b>2.5%</b>	<b>5.5</b>	<b>5.0</b>
<b>2008</b>	<b>2.5%</b>	<b>5.5</b>	<b>5.5</b>
<b>2009</b>	<b>2.5%</b>	<b>5.5</b>	<b>5.5</b>
<b>2010</b>	<b>2.5%</b>	<b>5.5</b>	<b>5.5</b>

<b>2011</b>	<b>0.0%</b>	<b>5.5</b>	<b>5.5</b>
Tier 2 Educator Pensions		Learn More	Take Action! 
<b>2012</b>	<b>0.0%</b>	<b>6.0</b>	<b>6.0</b>
<b>2013</b>	<b>2.0%</b>	<b>6.5</b>	<b>6.5</b>
<b>2014</b>	<b>2.0%</b>	<b>7.0</b>	<b>7.0</b>
<b>2015</b>	<b>2.0%</b>	<b>7.5</b>	<b>7.5</b>
<b>2016</b>	<b>2.0%</b>	<b>7.5</b>	<b>7.5</b>
<b>2017</b>	<b>2.0%</b>	<b>7.5</b>	<b>7.5</b>
<b>2018</b>	<b>2.0%</b>	<b>7.5</b>	<b>7.71</b>
<b>2019</b>	<b>1.0%</b>	<b>7.5</b>	<b>7.92</b>
<b>2020</b>	<b>1.0%</b>	<b>7.5</b>	<b>8.13</b>
<b>2021</b>	<b>1.0%</b>	<b>7.5</b>	<b>8.34</b>
<b>2022</b>	<b>1.0%</b>	<b>7.5</b>	<b>8.55</b>
<b>2023</b>	<b>1.0%</b>	<b>7.75</b>	<b>8.75</b>
<b>2024</b>	<b>1.1%</b>	<b>7.75</b>	<b>8.75</b>
<b>2025</b>	<b>1.2%</b>	<b>8.0</b>	<b>9.5</b>



Tier 2 Educator Pensions

# Teacher Myths Debunked

[Learn More](#)[Take Action!](#)

**Myth: Educator pensions are funded by Joe Taxpayer.**

**Fact: Teacher pensions are funded largely via mandatory contributions from our paychecks.**

**MN educators contribute 7.75% from our paychecks.**

**There is no choice. We must join TRA.**

**The employer kicks in ~1.66% to active teachers' pensions.**

**Most of the employer contribution (~7.09%) goes to funding retired teachers' pensions, (not ours) since the fund has a deficit.**

Infographic above created and shared by [Maggie Temple on MN Educators for Pension Reform](#) Facebook page.





## What's the Problem?

[Learn More](#)
[Take Action!](#)


In 2024-25, you and your employer contributed 16.5% of your salary to TRA. In 2025-26, you and your employer will contribute 17.5% of your salary to TRA. TRA, the organization that oversees our deferred benefits plan, estimates that it would take an 11.15% contribution to fully fund Tier 1 and 2 pensions. So why are Tier 2 educators paying more than we should need to? Both our employee and employer payments are paying for unfunded Tier 1 liabilities (promises and payments given to Tier 1 retirees that weren't fully funded by Tier 1 contributions.)

Paul Peterson, a MN educator and pension reform activist, argues that most Tier 2 educators are fully funding our pension, even without the employer contribution. He explains it this way, "A member that starts collecting at age 62 having started in fall of 1989 will need to collect from TRA for 15-29 years before they touch their employer contributions. Adjusting employee contributions up to today's numbers for today's hires, assuming equal historic performance, that employee would need to collect for 32-53 years (depending on TRA returns) to touch their employer contribution when retiring at age 62 after a full career." He goes on to explain that sadly, many educators will not live to see the portion of their benefit that is contributed by their employer. I encourage you to [read Paul Peterson's full explanation/post](#) where he breaks this idea down further.

# RESTORING VALUE

Pension comprehension & discussion points for MN educators

## Contribution Rates, Normal Cost, and Allocation

- **Member Contribution:** 7.75% (8.0% in 2025); deducted from your salary (not taxable)
- **Employer Contribution:** 8.75% (9.5% in 2025); unavailable for district salary improvement
- **Total Contribution:** **16.5% (17.5% in 2025)**
- **The Normal Cost, the amount needed to prefund one's own retirement benefit**, as of 7/1/24 is **11.15%**
- **The difference between total contributions (16.5%) and Normal Cost (11.15%) is 5.35% (at a minimum).** 5.35% of your annual salary is NOT being used to prefund your benefit, rather, it is being applied to the unfunded liabilities (UALs) that accrued because unaddressed, poor decisions were made to maintain Tier 1 benefits, whatever the cost.
- **Stated plainly: Your Tier II future benefits are estimated to cost 11.15% of your current, annual salary, but you are contributing 16.5%.**

2024 Infographic created and shared by Stacy Bartlett on [MN Educators for Pension Reform Facebook page](#).

All of **Tier 2 Educator Pensions** shared on [this google slideshow](#).

[Learn More](#)

[Take Action!](#)



**The Normal Cost** of our combined (Tier 1 & 2) pension is a contribution rate of **11.15%**! Currently you are contributing 7.75%\* and your employer's contribution is 8.75%\* (total of **16.50%**). Does that extra 5.35% go to your account...**NO!**  
**\*contributions will be increased to 8% and 9.5% next year**

Estimated Actuarial Status – July 1, 2024  
 Actuarial Value of Assets Basis



\$ in Billions, Contributions as % of pay	July 1, 2023 (7.0%)	July 1, 2024 (7.0%)
Actuarial Accrued Liability	35.0	35.0
Asset Value	26.9	28.3
Unfunded Actuarial Accrued Liability (UAAL)	8.1	6.6
<b>Funded Ratio</b>	<b>76.9%</b>	<b>81.0%</b>
Normal Cost (with expenses)		11.15%
Amortization of UAAL through 2048	8.38%	6.82%
<b>Total Required Contribution</b>	<b>19.77%</b>	<b>17.97%</b>

**\$6.6  
Billion!**

**The cost of your  
pension!!**

Over **\$6.6 billion** in UAALs!

You are paying for Tier 1's pensions!

About **60%** of your employer's contribution is **NOT** going to your account even though it is a benefit on your paystub!

Presented at TRA Board Retreat 9/18/24

Graphic taken from a [google doc shared by Todd Richter](#) on [MN Teachers for Pension Reform Facebook Group](#)

\* Note, this graphic was originally shared in 2024 - contributions for 2025-26 are 8% and 9.5%.



Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Angela Hutchins, and I have worked as a School Counselor for 27 years in Rochester Minnesota. I would like to share my personal experience with our broken Tier II educator pension system. As a school counselor I am licensed and considered Teir 2 and will need to work 5 more years to the age of 65 to be able to draw on my pension without penalty. I came into education in 1998, after working in the clinical setting of Psychology and Psychiatry at Mayo Clinic for 10 years. It has been my dream and my pleasure to support young people with social, emotional, academic, and mental health support so that they can be prepared to make decisions that set them up for success as they move into a post-secondary option that works best for them. I have partnered and collaborated with amazing teachers along the way who have educated and supported our youth.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, Teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

As I have progressed in my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If the legislature truly values Minnesota teachers and school counselors, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Angela Hutchins

Members of the Legislative Commission on Pensions and Retirement:

I am a speech/language pathologist who will soon complete my 34th year working in our public schools. I am writing to you to encourage your support for bills SF2000 and HF1582. These bills address the significant discrepancy between two tiers of educator pension plans in our state while helping Minnesota stay competitive in education.

Most of my long career has been spent working alongside people who started working prior to July 1, 1989. As a result of current practices, these people have retired or are retiring with full benefits nearly a decade earlier than those of us hired after this arbitrary date. This is in contrast to TRA's guiding principle 2 that clearly addresses the issue of supporting intergenerational equity. For decades board members, legislators, colleges, school administrators and even financial advisors have assured us that this situation would, in time, be fixed. As time has passed, we have consistently heard that a given session is "not the right time" to make changes. In the meantime, the issues with addressing the increasing needs of some (Tier 1) were placed on the backs of younger educators, making the imbalance even greater. It is the exact opposite of the guiding principle and the cost to fix it will not get cheaper. This is not equity and it is not the fault of hard working educators. Many of us do not have the time to wait. We need your support.

The most important thing we can do for students is to put energetic, passionate and qualified educators in front of them. TRA guiding principle 4 recognizes the need to support teacher recruitment and retention. The above bills support a career rule which does just that. A rule of 60/30 works to align the plan with those in surrounding states and in states across the nation. Aspiring educators need to know that MN provides a retirement age that is in line with surrounding states. Mid-career educators need to know that continuing in a high stress environment will allow for respectful options. Those with 3 decades of service deserve to move forward without facing enormous penalties or work years beyond their "peak" in order to make up for past decisions that benefitted one group of educators over others.

Our schools are struggling. Budgets are tighter than ever before and uncertainty looms. As a result, young passionate educators are losing their jobs and some will likely step away from the field of education. With so many unable to retire, districts are losing these bright new minds and absorbing the costs of a bubble of long career educators remaining in the field. This is not sustainable for school districts and communities. The time for change is now.

Thank you for your time and work on this important issue. I look forward to watching the LCPR meeting on Tuesday.

Ann Reed  
Speech/Language Pathologist for 34 years

April 6, 2025

Written testimony in support of SF2000/HF1583 Educator Pension Reform

Dear Chair Frentz and Members of the Committee,

My name is Diane Solberg, and I have proudly served as a teacher in the North Branch Area Public Schools for 34 years. I am submitting testimony for the third time as I continue to advocate for long-overdue changes to Minnesota's Educator Pension System.

This year, I meet the "Rule of 90." However, because I am classified as a Tier 2 educator, I would need to teach an additional nine years to retire without penalty—bringing my total time in the classroom to 43 years. That is not only unreasonable, it is unsustainable.

Over the years, numerous changes to the pension system have created ongoing uncertainty, making it nearly impossible to plan for the future. After a lifetime dedicated to Minnesota's students, it is deeply disheartening to be left without clarity or fairness in my retirement options. Data clearly demonstrates that current contributions—both mine and those made by my employer—are sufficient to support a *60/30 career rule* without penalty.

Implementing such a rule would not only provide educators like me with the ability to plan our futures confidently, but it would also encourage mid-career teachers to remain in the profession and assure new educators that their decades of service will be honored with a full, fair pension.

I respectfully urge you to support and pass SF2000 / HF1583, which would establish an unreduced career rule at 60/30 and reduce early retirement penalties. These bills represent a crucial step in recognizing the high demands of our profession and correcting the inequities introduced with the two-tiered retirement system enacted on July 1, 1989.

I am counting on this committee, the governor, and the entire Minnesota legislature to right this wrong—not only for myself but for the next generation of educators.

Thank you for your time, your consideration, and your commitment to strengthening Minnesota's education system by supporting those who serve it.

Sincerely,

**Diane Solberg**

North Branch ISD#138

Proud Teacher for 34 Years

Chair Frentz and Esteemed Members of the LCPR:

My name is Elizabeth Peloquin, and I have been teaching for 37 years. I began my career in 1988 in Grand Forks, ND. At the time, teaching was a highly competitive profession, and securing a position in Minnesota was difficult. After two years of trying, I finally landed a job in Stillwater where I've been for 35 years.

Back then, North Dakota had the "Rule of 85," while Minnesota had the "Rule of 90." When I made the switch to Minnesota, I was unaware of the changes that took place in 1989. I was simply thrilled to return to my home state and follow in my mother's footsteps as a teacher. After realizing the impact of the 1989 rule change and the subsequent adjustments to my teacher pension, I've always trusted that our state legislature would address this inequity. Now, at 59 years old, I still hope something positive will be done for teachers.

Teaching has been an incredibly fulfilling career, and my mother always encouraged me to stick with it, even though my salary and pension have not kept pace with those of my peers. Many teachers my age who were able to spend their entire careers in Minnesota are now retired. While I can't say for certain whether I would have retired by now, I do believe I deserve the opportunity to make that choice for myself. As it stands, it feels like my pension is being used to fund Tier 1 teachers, limiting my future options.

I urge you to consider the 60/30 rule being introduced this session. As a state, we need to retain young teachers and attract talent of all ages to the profession. Most importantly, aging teachers like myself need to be given the choice of when to retire. The additional penalties currently placed on our pension plan are deeply unfair.

These are tough times for all. Thanks for listening and please consider our plea.

With Gratitude,  
Elizabeth Peloquin  
37 years  
Stillwater

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Sue Helberg, and I have been a Minnesota elementary educator for over 30 years. Throughout my career, I have dedicated countless hours to my students and this profession, often at the expense of personal time and well-being. Teaching is demanding, and despite my years of experience, it has not gotten any easier.

Few professions require the level of constant decision-making that teaching does. Every minute of the school day is spent engaging with students, adapting lessons, monitoring progress, managing behaviors, and ensuring every child receives the support they need. There is no pause in an elementary classroom. When I am not actively teaching a lesson, I am working with small groups, conducting individual assessments, or providing additional support to struggling students. Even during designated planning periods, my time is consumed by preparing materials, reviewing student work, responding to emails, and collaborating with colleagues. A simple two-minute bathroom break is often a luxury. Lunch is spent in meetings, and after-school hours are dedicated to tutoring, grading, and lesson preparation. This relentless pace repeats every day.

Despite this immense commitment, Minnesota teachers face a pension system that forces them to remain in the classroom until the age of 65 or suffer severe financial penalties if they retire earlier. This structure fails to acknowledge the physical, emotional, and mental toll that decades of teaching take on educators. The current system does not align with the reality of our profession.

According to the National Institute on Retirement Security, defined benefit pensions are crucial in attracting and retaining highly qualified educators. Research shows that pensions provide stability to the teaching workforce and help maintain experienced educators in classrooms. However, Minnesota's current structure places an undue burden on teachers who have dedicated their careers to shaping future generations. Many states offer a more balanced career rule that allows teachers to retire with full benefits after a set number of years, recognizing the unique demands of the profession. Minnesota should follow suit.

A respectable and fair pension is not just about financial security—it is about valuing the educators who have given their lives to public service. A reasonable career rule would allow teachers to retire with dignity after 30 years of service without facing unfair penalties. This change would help ensure that Minnesota continues to attract and retain high-quality educators who are essential to the success of our students and communities.

I urge you to consider the pressing need for pension reform that respects the contributions of Minnesota's teachers. A fair pension system is not just an investment in educators—it is an investment in the future of our children and our state.

Thank you for your time and consideration.

Sincerely,  
Sue Helberg

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Judee Vesledahl, I am 57 years old and currently in my thirty-fifth year of teaching at Becker Public Schools. If I would have begun teaching a year earlier, I would have had a Tier I pension (Rule of 90). As a Tier II teacher, I have no "rule". I will have to teach until the age of 65 without a reduction in my pension. Minnesota is one of the few states without a pension "rule." We need a rule. We need a light at the end of the tunnel without ridiculous penalties.

The 60/30 career bill would give us Tier II teachers a rule and a light at the end of the tunnel. Can I teach three more years? Possibly. I know each year is harder and harder mentally and physically. Can I teach eight more years to 65? As a Primary Physical Education teacher there's no way to do the job at a high level at that age.

To effectively recruit and retain teachers, Minnesota must implement a career rule and equitable reductions within the Tier II pension system. The demands of this profession are too great to manage without the motivation of hope, the light at the end of the tunnel.

I strongly urge you to support the House and Senate bills that propose an unreduced career rule of 60/30 and a reduction in early retirement penalties. Tier II teachers have been waiting for 35 years. Now is the time.

Sincerely,

Judee Vesledahl  
Becker Public Schools  
[jvesledahl@isd726.org](mailto:jvesledahl@isd726.org)

April 6, 2025

Chair Frentz and Esteemed Members of the LCPR:

My name is Tony Vesledahl and this is my thirty fourth year of teaching. I am an Industrial Education teacher at Milaca where I build a house as a part of my curriculum.

Teaching is an exhausting job. It is a job that gets harder each year, especially as I get older. My job is physically demanding. I'm not sure I can make it to 60 yet alone 65!

The 60/30 career bill is important to me and my Tier II colleagues because we do not have a rule. We are one of the few in the nation without a rule.

I am asking for respect. Please respect us and the demanding occupation we have by creating the 60/30 career rule. Please respect those who are about to enter this occupation by passing the 60/30 career rule.

Sincerely,

Tony Vesledahl  
34 years  
Milaca Public Schools  
tony.vesledahl@milaca.k12.mn.us

Dear Members of the LCPR,

My name is Ann Millan, and I have proudly served as a Minnesota educator since 1989. I currently teach 5th grade in Robbinsdale Area Schools. My husband has also been a dedicated public school teacher since 1989, working in Edina Public Schools. Together, we have committed our lives to educating Minnesota's youth.

We are among thousands of educators across the state urging you to act on long-overdue pension reform. This issue has persisted for more than 30 years, and its continued neglect is compounding a crisis in public education. The Tier 2 pension system is not only inequitable, but it is also driving away the very educators our schools desperately need.

Young teachers are entering the profession only to discover a retirement system that offers little incentive to stay. Many leave within a few years, seeking careers that provide greater stability, respect, and long-term security. Without reform, we will continue to lose passionate educators and further destabilize our schools.

My husband, after 36 years of service and enduring two major brain surgeries in the past two years, deserves the full benefits of the pension he has faithfully paid into. Instead, he faces a heartbreaking choice: continue working beyond his capacity or retire with unfairly reduced benefits. This is not right—and it is not sustainable.

**Here are a few key facts about Tier 2 pensions in Minnesota:**

- Minnesota is one of only 10 states without a career rule for educators.
- Teachers cannot access their pensions without penalty until age 65.
- By 2025, educators will contribute 8% of their salary—far above the national average of 6.3%.
- The state's contribution is just 2.4%, compared to a national average of 5%.
- Combined teacher/employer contributions total 16.5%, while the normal cost of the plan is only 11.15%. The excess 5.35% is funding Tier 1 pensions and a \$6.6 billion unfunded liability.

Minnesota educators have been paying for a system that has failed to invest in them. Since 1989, we've worked without a career rule, and today's Tier 2 educators are unfairly burdened with the debt of a system we didn't create. The recent adoption of a 62/30 rule for St. Paul educators only underscores the inequities that persist statewide.

**I urge you to support the House and Senate bills proposing a 60/30 unreduced career rule and a reduction in early retirement penalties.** This legislation would be a meaningful step toward fairness and sustainability, and a much-needed show of support for Minnesota's educators.



Please help ensure that educators like my husband and me—and the next generation—can look forward to a dignified retirement after a lifetime of service. We are not asking for favors; we are asking for the promises made to us to be honored.

Thank you for your attention and commitment to this urgent issue.

Sincerely,  
Ann Millan  
17020 25th Ave N  
Plymouth, MN 55447  
763-442-0864

**To:** [Lisa Diesslin](#)  
**Subject:** teacher pension reform  
**Date:** Sunday, April 6, 2025 4:33:16 PM

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*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Colleen Callander and I am in my 35th year of paying into TRA/Pera. I have actually been teaching since 1988 but I was at a Catholic School that year. In August of 1989 I started my next teaching job, six weeks too late to qualify for Rule of 90. I know Rule of 90 is never coming back due to cost, but we can do better than the options I have now. If I had been hired six weeks earlier, I would have retired at the end of the 2022 school year with full pension like so many of my teaching friends.*

*My school district just laid off 182 teachers. It is too bad that those of us on the expensive side are still unable to retire due to the unfair system for tier two teachers. As it stands I have to teach three more years and then take a 10-15 percent penalty for retiring after four decades in the classroom. I don't think 40 years of teaching deserves a penalty at all. If I could retire, it would save a job of a new, young teacher.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Many years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

Thank you,  
Colleen Callander

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Rhonda Alberts, and I am finishing my thirty-first year of teaching at Austin High School.*

*Our MN families, students and teachers deserve better than the current practice, and you have the chance now to make that happen. Minnesota schools are burdened by a system that ranks near the bottom for teacher pensions nationwide, which means that college graduates are choosing to instead teach in WI, SD, Iowa and ND instead of staying here. We have a shortage of active teachers in our state, which used to be a role model for other states, because we are no longer competitive. How can we make teaching in MN attractive again for our college graduates? Tier II teachers look (those of us for whom the Rule of 90 went away)*

*deserve your attention, advocacy and support.*

*After 2 decades of devoting my life to the students and families of MN both as a teacher and a coach, the game changed and brought me and many others disproportionate penalties for early retirement as well as the burden of paying some of the highest contribution rates in the country. These penalties are much higher than neighboring states. The absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. In order to receive my full earned pension, I am living with a Rule of 106 (41 years of teaching). This is not equitable treatment, nor is it most likely good for our students or our schools, but We can fix this!*

*I urge you to approve the House and Senate bills that advocate for an unreduced*

*career rule of 60/30 and a reduction in early retirement penalties. If the legislature truly values Minnesota teachers, it must take real steps now to fix this broken system.*

*All MN teachers (not just Tier 1 and St. Paul teachers) deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Rhonda Alberts*

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Katy Polman and I am in my 23rd year of teaching science in Anoka Hennepin. I have previously communicated with you, in writing before. Currently my school district is going to have over 176 open licensed positions for next school year. We are in a crisis and there is no way to fill all of those positions with qualified staff with the pension the way it currently is. It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*I have been paying in my entire career, and much of my money has been used pay for benefits for Tier 1 teachers. The penalties for early retirement have caused 6 of my colleagues in the last 2 years to leave education. They were about 20 years in and it just did not make financial sense to continue to pay into a system that would not give them the same benefit. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system. I understand money is always an issue, but teachers have waited far too long for this issue to be fixed. We have continued to pay far more and get far less in return.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

Katy Polman

Dear Chair Frentz and the LCPR Committee:

My name is Jenny Linnell and I am a secondary English language arts teacher in Grand Rapids. I have taught grades 7-12 with my last 20 years as an eighth grade teacher at the middle school. Next year will be my 32nd year in the district, as I started teaching in '94 right out of college. I have also been involved with coaching kids in the activities of speech and debate since I graduated from high school. I am 52 years old, which means that with the current policy, by the time I am permitted to receive my full benefits, I will have put in 44 years of service. Our profession in this state of Minnesota is the only workforce that seems to think that this is appropriate. Realistically, giving 30 years in any career ought to be adequate. Why is something I've worked so hard and long for based on my age and not on my quality and quantity of service? Should I be punished because I'm someone who believes in contributing to society and for having acquired my profession early in life?

Most of my career has been rewarding, working with adolescents; however, post COVID teaching is a different beast, and really doesn't look anything like what the occupation of education really is supposed to be, and while my age is a few years shy of 60 (much less 65), it is definitely taking a toll on my mental and physical health. I have given this profession over thirty years of my service and of my life. Teaching now is much more than providing education in a skill or subject area; to be in the classroom today requires the instructor to not only be versed in his/her area of expertise, but that he/she also find time in his/her 52 minutes with each class to be a psychotherapist for all of the students suffering with ESL issues, have a differentiated learning plan for each of the 32 students in the class (x5), miraculously build a bridge for the year (+) of developmental learning loss not only in the subject area but also in social learning skills with the expectation of still meeting core standards which remain the same as pre COVID, maintain control of a classroom where an EBD child's "right" to remain in class and destroy the learning environment of the the rest of the 31 must be protected (no matter what the child has said or done nor how many times)... perhaps a 20 year old version of myself would find this a fun challenge. After so many years, I oddly find myself as a veteran, steeped in experience with children and my subject area (and yes, I've had four of my own children), somehow ill-equipped and questioning whether I'm the right person to be in front of today's kids. Dreading what's coming is equally taking its toll on my mindset. Should I then be penalized for having given what in other states would be recognized and valued as a life-service and having acknowledged that it might be time to step aside?

We know that we are losing teachers. The disinterest in the profession and loss of those who are licensed and willing to teach is at an all time high. There is very little attracting

people to this profession, especially with all the issues happening within our schools today. Simply loving children is not enough to draw people into the job nor keep them for a significant amount of time. Additionally, if we're going to make gains in education, it seems counterintuitive to keep educators who are exhausted, burnt out, and further embittered only because they're afraid of being punished for wanting to retire after providing so many years of service. What is being demanded of educators is unreasonable.

Please review the current policy through rational and equitable lenses.

Respectfully,

Jenny Linnell



Dear Chair Frentz and members of the LCPR,

My name is Melinda Wetteland and I am in my 31st year of teaching at Saint Francis Area Schools. I have written emails to you over the last few years in regards to our inequitable pensions between Tier 1 and Tier 2 teachers. The "Rule of 90" was the standard for teachers until it was eliminated in 1989 with the assurance of creating a new retirement plan for teachers hired after this date. For 35 years we have been waiting for this to be fixed and the can has been kicked down the road.

I am soon to be 53 years old and in my 31st year of teaching Spanish. Currently I will have to spend 43 years teaching in the classroom to receive full benefits. This is disheartening! It is time for MN teachers who have dedicated their entire lives to teaching to receive a career rule and to retire without penalties which are extremely harsh. MN is atypical compared to surrounding states. Most states have a career rule which is common practice in teacher pension systems. Reform needs to take place to make MN competitive to our surrounding states.

You have the power to fix this with a **60/30 career rule** unreduced and make this right for teachers who have funded their own pensions but are left high and dry. Past decisions by the legislature proved to be detrimental to Tier 2 teachers. We did not create this debt that was placed on us to help pay for Tier 1. Career teachers have contributed the most years to TRA with one of the highest contribution rates compared to surrounding states. Keeping teachers in the classroom will be very costly to districts, having to pay teachers at the top of the pay scale until age 65.

This would be a right move to give teachers hope who were hired after 1989. The pension system has been broken for 30+ years when Tier 1 and Tier 2 were created. This reform would show MN educators that you value their work in the classroom. Please support SF 2000 and HF1582!

Thank you for your time.

Sincerely,  
Melinda Wetteland  
31 year teacher  
St Francis Area Schools

Dear Members of the LCPR Committee,

When I began my teaching career in 1990, I was told “Don’t worry, they’ll bring back the Rule of 90 or you’ll even end up with something better”. 35 years later, not only did they not bring back the Rule of 90, I would’ve received about half of what the Rule of 90ers got if I would have retired at the same time as them. The problem is that I am paying in more than my Rule of 90 colleagues but am receiving much less.

I ask that you consider our pension proposal of 60/30, reduced penalties, and reinstate COLAs.

Thank you for your consideration,

Robin Kautto  
Staples-Motley  
35 Year Career Educator

Dear Members of the LCPR,

My name is Kadee Vesledahl, and I am 29 years old, currently in my sixth year of teaching. This is my fourth year at Hibbing Public Schools. I became a teacher to support struggling learners, inspired by my upbringing in a family of educators. Unfortunately, my parents narrowly missed the Rule of 90 by one year, which means they must continue teaching until they are 65. They are currently 57 years old, with 34 and 35 years of service.

Minnesota is one of the few states without a career rule. The proposed 60/30 career bill would offer Tier II teachers like myself some hope and motivation to remain in the teaching profession. Teaching is challenging! There are many days when I question my decision, and I often contemplate pursuing a different career.

In my district, we have faced significant budget cuts for the 2025-2026 school year. Class sizes will increase, and my job will become more difficult. The prospect of doing this until I'm 65—thirty-six more years—is daunting. I found myself laughing as I wrote that sentence, as it truly feels unmanageable.

Why do young people choose to enter the teaching profession? Primarily to help children and make a positive impact. However, there are few incentives to stay. The pay is average, insurance costs are high, and retirement feels out of reach.

I urge you to support the House and Senate bills that propose a career rule of 60/30 and reduce early retirement penalties. My family, along with many others, has been waiting far too long for these changes. Please do the right thing and make Tier II pensions realistic.

Thank you for your attention to this important matter.

Sincerely,

Kadee Vesledahl  
Hibbing Public Schools

Dear Chair Frentz and members of the LCPR,

My name is Deb Hart and I have been a MN educator for the past 33 years. I am almost 57 and under the current law would have to teach another 8 years in order to receive my pension with full benefits. That's 8 more years than my same age peers who were hired before the arbitrary date of July 1, 1989 when the LINE WAS DRAWN IN THE SAND.

Last night I was out bowling with my son and his wife and my 4 grandchildren. A former colleague of mine was bowling with her grandkids as well. This former colleague of mine retired 7 years ago at the age of 56. It struck me that she has NINE MORE YEARS to enjoy unlimited time with her grandkids than I will. And, that is UNFAIR! I don't begrudge her that time, but I worked just as long and just as hard as her and because of an unfair law, along with money that was mis-managed when TRA was fully funded (and very large COLA's were given out to Tier 1 teachers) I and my grandkids miss out.

I, along with thousands of other educators, have tried our best to open your eyes to the inequities in our pension system and I believe that eyes are starting to open. For my part, I have written numerous emails and letters to legislators and Gov. Walz, set up 2 in person meetings with Senator Rasmusson and, the last one with Rep. Tom Murphy as well, and have also testified before a group of legislators in Fergus Falls a couple of years ago, along with many of my fellow teachers. There are many teachers who have spent LOTS and LOTS of unpaid hours to inform not only other teachers and administrators, but TRA, EDMN, and legislators as well - with graphs and cost saving ideas, billboards, etc. We have put in our time. Now, it's time to put in yours.

This inequity is not the fault of Tier 1 teachers. This system is going to financially break schools if allowed to continue. If schools have to pay teachers at the top of the pay scale for 9+ additional years - the financial results will be devastating. I'm tired of hearing - there's no money and we can't afford to fix it. Actually, if you're really honest with yourselves - you can't afford NOT to fix it. Because of budget cuts already, my small, rural school has to cut \$500,000 this year from the budget. Unless a teacher or two decides to retire (which unfortunately with the pension trap, we can't), our school will be forced to let new teachers go. This only exacerbates the problem - we already don't have enough teachers willing to teach and now the new teachers have to worry about getting cut!

Please address pension reform THIS SESSION. There have been many ideas proposed - putting a cap on free lunches (I know this was Walz' photo op pet project, but we are going to lose teachers over this). Is it better to have kids whose families make over \$150,000 pay for their kids lunches or is it better to have to cut teachers and now those kids are in a class of 30+ elementary students? Other options proposed have been cut out the MCA test. It's a one stop test that isn't even a fair test for students (if you don't believe me - YOU try taking the practice MCA test online and see how you do). There are lots of options out there. There is money out there. STOP the hundreds of mandates that were placed on schools this year alone. The Read Act is a great example that made lots of money for the Letters trainers and the Careiall program

but did little for students. STOP the craziness. It's time to really look at education and do an overhaul of what is best for kids. Kids need teachers who have energy and a zest for teaching - those are the young teachers who are getting cut because the older teachers have to hang on until 65 to get their unreduced pension. PLEASE stop the madness. Look for solutions - NO MORE EXCUSES! 35 years is long enough to wait!

Sincerely,

Deb Hart, Elementary Teacher  
Perham Public Schools

April 6, 2025

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Tim Peabody and I am a 35 year veteran of teaching in Minnesota. I began my teaching career in Pequot Lakes just after the Tier 1 cutoff for the Rule of 90. I have been hopeful my entire career that between our union, TRA and state legislators that this rule would come back before I reached the point of retirement. I have since passed my personal "Rule of 90" and am expected to teach until age 65 to receive the same benefits that my Tier 1 colleagues received in their late 50's.

The 60/30 option is important to our state and teachers in a number of ways. Teaching is a difficult profession and expecting people to teach until their mid-60's is extremely unfair. Surrounding states have a much lower NRA than Minnesota and this issue should have been figured out many years ago. I talk to a lot of people and we get into conversations about careers and retirement. Everyone that I talk to, can't believe that we as Minnesota educators are expected to teach until age 65 to get full benefits. The fact that we have to teach until age 62 and still not receive full benefits after 30 plus years of teaching is still not right. Another important piece of this is that many of us in retirement age would like to allow younger, less expensive teachers to get into the field. Older teachers are putting a tremendous strain on school budgets and this is not going to get better unless things change. The 60/30 option will make long-term teaching a more desirable life occupation and you know you will be rewarded for your service in this amazing occupation.

For years we were told how valuable and excellent Minnesota students were and the quality of education that Minnesota children have received. We continue to strive for that excellence. We are asking that our state make the financial commitment to support the 60/30 unreduced career rule to allow the torch to be passed to younger teachers. We are not asking for what our predecessors got with the Rule of 90, but we are asking for a rule that puts us more in line with neighboring states and allows us to attract new, young teachers. Please support the SF2000 bill and HF 1582 bill for an unreduced 60/30 retirement package.

Thank you for your time and consideration,

Tim Peabody

Minnesota Teacher Since 1990

Middle School Science

Taught in Pequot Lakes 1990-1993 and Brainerd 1993-2025

timeunpeabody@gmail.com

Dear Chair Frentz and Esteemed Members of the LCPR,

As an educator of 28 years I am constantly asked to remember my why. I am a school psychologist working with preschoolers with disabilities and their families. It is rewarding, but challenging work, that continues to become more difficult each year. My why involves providing supportive, equitable services to the children I serve and to advocate for their safety, security, and well being.

The guiding principles of the Teacher Retirement Association are shared commitment, intergenerational equity, long term financial goals, and maintained recruitment value of pensions. It is time for the for us to look at the data and reflect upon whether our current system supports our principles, just as practicing educators are asked to do each day.

The current system requires Tier II teachers to pay off a debt that we did not create and one from which we do not benefit. There is no shared commitment or intergenerational equity in the current system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

In order to support long term financial goals and serve the current and future children of Minnesota, we must improve our system. There is no recruitment value in our current pension. Today's young people are highly connected researchers who are abandoning the profession of education in droves. Those that stay are wise to choose a state other than Minnesota and they are well aware of this fact.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. In most other public service professions, lengthy careers are honored and rewarded. Career teachers in Minnesota deserve the same and our children deserve a state that brings the best possible educators to their classrooms.

Thank you for your time and consideration,  
Sincerely,  
Julie Martzke

**From:** [Lisa-Marie Salonek-Schrag](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Re: MN Educator 60/30 Career Rule  
**Date:** Sunday, April 6, 2025 7:43:47 PM

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Members of the LCPR,

My name is Lisa-Marie Schrag, and I am in my 22nd year of teaching at St. Francis Area Schools. I am writing today to voice my deep concern about the inequities between Tier 1 and Tier 2 teacher pensions.

The "Rule of 90" was the retirement standard for Minnesota teachers until it was eliminated in 1989, with the promise that a new, fair retirement plan would be created for those hired after that date. More than 30 years have passed, and that promise remains unfulfilled. We cannot continue to delay action.

Tier 2 teachers have dedicated their lives to education—many of us building long, meaningful careers in the classroom—yet we face a retirement system that is fundamentally unjust. It's time to fix this. We deserve a fair solution that honors our service and ensures equity for all educators.

As a college student, I took a summer job at a school, and during that time, the Superintendent spoke with me about my future. He told me I was entering an incredible profession—especially with the Rule of 90 in place. I had to correct him: "Actually, I won't qualify for the Rule of 90. It was eliminated." He was stunned. He genuinely thought I was mistaken—he couldn't believe the state of Minnesota would take that away from future educators.

But they did.

Today, Minnesota ranks 5th from the bottom nationwide in pension benefits, with no career-based retirement rule for teachers. It's unacceptable, and it's long past time to act. We must fix this broken system and restore fairness for educators who have devoted their lives to this profession.

I've always taken pride in Minnesota's strong education system. But it's disheartening to look at our neighboring states and see their educators offered far better retirement options than we have here.

In Iowa, teachers can retire with full benefits under the Rule of 88, at age 62 with 20 years of service, or age 65. North Dakota still honors the Rule of 90 with a minimum retirement age of 62. Wisconsin offers a career rule of 57/30.



And what does Minnesota offer its teachers? Full retirement at age 65—with severe penalties for those who consider retiring even slightly earlier.

It's time for Minnesota to step up and honor the educators who have dedicated their lives to this profession. We need a fair career rule now.

You have the opportunity to make this right by implementing an unreduced 60/30 career rule for Tier 2 teachers—those who have faithfully funded their own pensions. Legislative decisions of the past have placed an unfair burden on Tier 2 educators, asking them to shoulder debt they did not create to support Tier 1 benefits. Career teachers have made the largest contributions to TRA, both in years served and in contribution rates—among the highest in the region. Without meaningful reform, districts will face significant costs keeping teachers in classrooms until age 65, as they continue paying top-of-scale salaries longer than necessary.

Minnesota's pension system has been broken for over 30 years—ever since the creation of Tier 1 and Tier 2. Implementing meaningful reform now would send a powerful message to educators across the state: that our work in the classroom and our commitment to this profession are truly valued. Please support SF 2000 and HF1582.

Sincerely,  
Lisa-Marie Schrag

**From:** [Kim Sonju-Zrust](#)  
**To:** [Lisa Diesslin](#)  
**Cc:** [Kim Sonju-Zrust](#); [Sara Graham](#)  
**Subject:** LCPR - Let's Create a Positive Resolution  
**Date:** Sunday, April 6, 2025 7:44:58 PM  
**Attachments:** [Screenshot 2025-04-06 at 7.30.17 PM.png](#)

Dear LCPR - Let's Create a Positive Resolution!

If you are reading this on April 8, 2025, it is my birthday. I am 57 today and have 33 years vested in TRA. It would be my day to retire if I would have been hired just one year sooner under the rule of 90. However, this opportunity was taken away from me along with thousands of other educators that have dedicated their lives to the students of Minnesota. It's time to fix it. Let's work to create a positive resolution.

Please see my chart below. The data was taken directly from the TRA website.  
 \$4,842.00 per month is a HUGE and UNFAIR difference, not to mention the amount of YEARS we are asked to continue teaching.

school year	my age AT END OF YEAR 04/08/1968	TRA years of service at end of the year	TOTAL YEARS of teaching at end of year	salary schedule	TRA assuming 100% survivorship and 4% salary increase
2021-22	54	30.59	32	\$91,035 MA +45 step 30	
2022-23	55	31.59	33	\$91,035 MA +45 step 30	
2023-24	56	32.59	34 "NOT the RULE OF 90"	\$94,863 MA +45 step 30	\$1,599
2024-25	57	33.59	35	\$99,068	\$2,137
2025-26	58	34.59	36		\$2,460
2026-27	59	35.59	37		\$2,813
2027-28	60	36.59	38		\$3,356
2028-29	61	37.59	39		\$3,957
2029-30	62	38.59	40		\$5,234
2030-31	63	39.59	41		\$5,791
2031-32	64	40.59	42		\$6,370
2032-33	65	41.59	43	NRA	\$6,979

Sincerely,

Kim Sonju-Zrust  
[kimberlysz4242@gmail.com](mailto:kimberlysz4242@gmail.com)

*Dear Chair Frentz and Esteemed Members of the LCPR:*  
*4/5/2025*

I am writing as a veteran MN teacher, age 55 with 33 years experience (27 in MN & an additional 6 in ND) to lend **support to 60/30 career rule for Tier 2 MN teachers' pension & lowered penalties.**

I moved to MN for my husband's work in 1998, but had I stayed working in Fargo, I would already qualify for retirement in ND under Rule of 88! (see visual below, ND Tier 1 is pre- 7/1/08 employment). Currently in MN, I will need to work an 10 additional years to qualify for my FULL retirement benefits (that my employer & I have pre-funded through mandatory withdrawals that over estimate my normal costs) OR stop teaching at age 62 and receive 11% less of my well earned retirement.

I provide this information just so you are keenly aware of differential treatment for teacher pensions that is just across the border, in a state typically not touted for its education prowess, but nevertheless, treating retiring teachers with the dignity and respect they deserve.

## North Dakota

### Pension System

#### Full Benefits:

Tier I: Rule of 85

Tier II: Rule of 90 w/  
minimum age 60

NRA: 65

Tier I Early Retirement Penalties: 6%/year under R85 or age 65 whichever is earlier.

Tier II: 8%/year from age 65, age 60 or R90.

Personally, I was just diagnosed with breast cancer and suffer from a hereditary heart condition. With this in mind, I know that I may not physically be able to teach as long as I may hope to (or my financial situation may allow due to the exorbitant non actuarial penalties that are incurred for career teachers retiring under age 62.) For this reason, please fund at minimum lowering **the current reduced 62/30 to 60/30** for urgency! This is a mandatory LCPR responsibility. Having attended & listened to other state fund managers, you must recognize the severe inequity faced by MN teachers currently. Teachers should not be forced to pay **life time** pension reductions of 28% @ year 61, 35% @ year 60 & up for these arbitrary age restrictions.

I want to be clear, though, if you want to **foster** teaching in MN, the legislature will **NEED** to create a career rule ASAP. Identifying areas of inefficiency & funding may be key & I hope that you are listening to colleagues' innovative ideas. Just last week, someone told me:

“Personally, I can pay for my kid’s lunch, but I can’t pay for more or better teachers.” In other words, this initiative has to come from legislation.

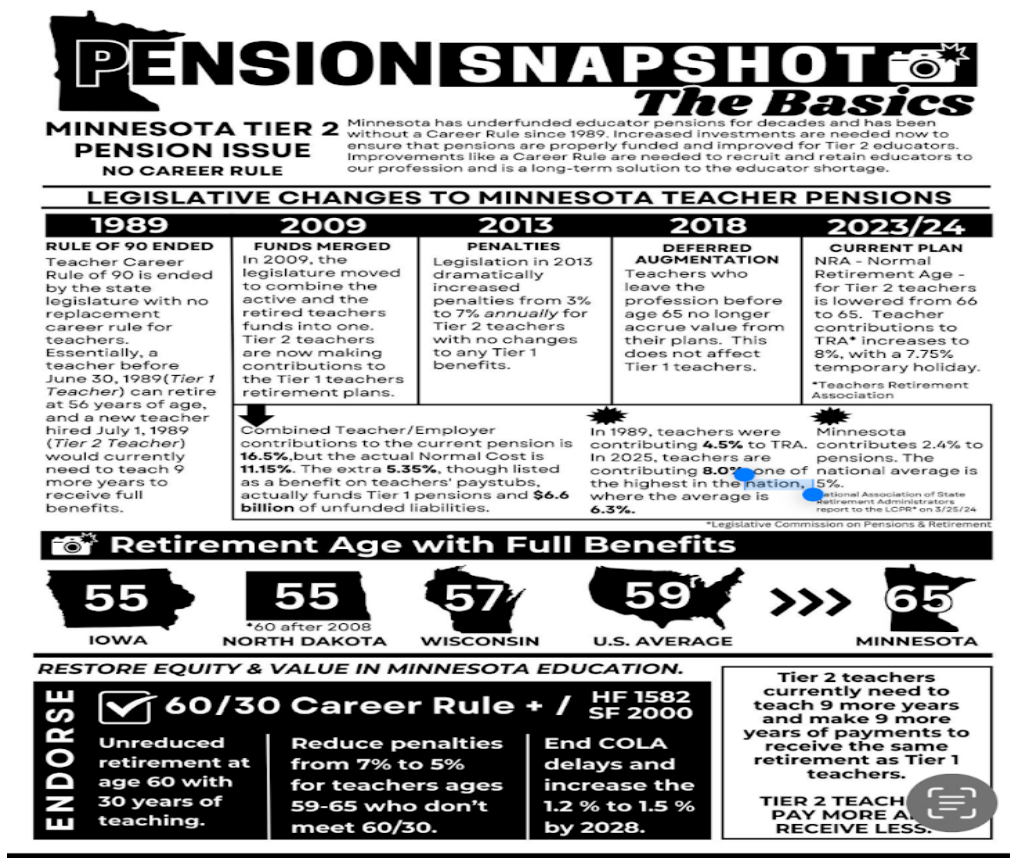
Lastly, I will provide the snapshots from the MN Educators for Pension Reform Facebook Group for the vital information that all legislators should know to make fully informed decisions. MN has vastly under contributed to TRA pensions for 30 years (MN 2.4%, national average 5%), now is the time to make up for it, as the next generation of unlucky tier 2 teachers is headed for retirement. In addition, the next generations are looking & wondering where to start or whether to continue teaching. We NEED MN to be a state that values its teachers for recruitment and retention of the best, otherwise our system will suffer severely whether it be larger classes, higher expenses to districts needing to pay top end salaries for extended periods of time, or less effective teachers.

A career rule bill for teachers of 60/30 is critically needed.

Sincerely,

[Carmen Briceño](#)

33 career year teacher, Champlin, MN



# PENSION SNAPSHOT 2

## 60/30 IS FUNDED

CHECK  
THE  
MATH!



Educators and employers contribute a combined **16.5%** (next year it will be **\*17.5%**, which does not fund any benefit improvement) of a teacher's salary to the pension fund, but the actual Normal Cost of the pension benefit is **11.15%**



The extra **5.35%** (**60%+** of the contribution) is listed as a **benefit** on teacher pay stubs, but it does not go to fund their own Tier 2 pensions. That extra **5.35%** goes to pay for Tier 1 benefits and to pay the **\$6.6 billion** of **unfunded liabilities** Tier 2 teachers did not create!

*Without the unfunded liabilities, active teachers/employers contributions would be enough to fund the 60/30 Career Rule and other improvements.*

**Tier 2 teachers are NOT asking for MORE. Tier 2 teachers are asking for what they are *already* funding.**

### Unfunded Liabilities 101

**Tier 2 teachers/districts are paying for \$6.6 Billion in unfunded liabilities they did not create. What caused it?**

>> **1997-2001** excessive COLAs totaling 48.5% that Tier 1 keeps for the entirety of their pension.

1997	8.1%
1998	10.1%
1999	9.8%
2000	11.1%
2001	9.5%

COLAs were **4.5 %** in 2002 and haven't been above **2.0%** since. The 2025 COLA is **1.2%**

>> Minnesota has under-funded pensions for decades at half of the national average. In **1998**, the state dropped the employer contribution from **8.14%** to less than **6%** until 2011. If it would have remained at **8.14%**, TRA would be **95%** funded.

>> In **2009**, the "Active" and the "Retired" teacher pension funds were merged. **Tier 2 teacher retirement funds now begin to pay for Tier 1 teacher pensions and unfunded liabilities.**

CHECK THE  
MATH!

**WE HAVE  
QUESTIONS!**

**WHY ARE MY EMPLOYER'S CONTRIBUTIONS BEING USED TO PAY FOR SOMEONE ELSE'S BENEFIT?**

**WHY HAS THE BURDEN OF TRA'S UNFUNDED LIABILITIES BEEN PLACED ON DISTRICTS AND EMPLOYEES?**

**WHY HAS PAST PENSION LEGISLATION ONLY PENALIZED TIER 2 TEACHERS?**

# Support



HF 1582 | SF 2000  
HF 2341 | SF 2523

**TIER 2 IS ALREADY  
PAYING FOR IT!**

**From:** [Shelley Messner](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Pension Reform plea  
**Date:** Sunday, April 6, 2025 7:59:51 PM

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Chair Frentz and Esteemed Members of the LCPR:

My name is Shelley Messner and I am a 32 year veteran math teacher at Morris Area High School in Morris, MN

I am writing to you today to ask for your support for the 60/30 careel bill. When I went into education, it was with a deep desire to make a difference in the lives of children I touch. Teaching was a career that many went into with a similar dream. When I applied in Morris over three decades ago, I was one of about 90-100 applicants. Now, the table has turned, and districts are scrambling to fill positions because of a lack of applicants. One of the reasons for this shift is it isn't a secret that benefits for educators in Minnesota are not what they used to be. We now have health care premiums and deductibles that are crippling, salary schedules that do not keep up with the rising cost of living and lack of adequate retirement benefits. When educators had Rule of 90, most were able to retire at the age of 56-58 with their full pension amount. Now to receive the same benefit, I would have to work until the age of 65. I'm not sure that I can do my occupation or students justice anymore at that age. If I choose not to work until 65, I have to forfeit 7% of my hard-earned money per year that I go early. This is absolutely unacceptable. I'm still in shock that legislators do not feel the same. I feel very abandoned by the elected officials who claim to work for my best interest. Minnesota educators are not asking for the world. We are just asking to be more comparable to our neighboring states. Even at 60-30, we will still be the worst in our 5-state midwest region. How did this happen?

Please support career bill 60-30 so we can work our way back to education being among the valued and sought after careers. Thank you for your time.

Sincerely,  
Shelley Messner  
32-year teacher  
Morris, MN  
[shelley.messner@yahoo.com](mailto:shelley.messner@yahoo.com)

Members of the LCPR,

For 32 years, my wife and I have answered the call of service as teachers in the Eden Prairie School District. Through every school funding shortfall, political environment, curriculum change, and health crisis we have continued to invest our heart and soul in teaching. We stood fast when families struggled, when we received zero percent pay increases, and when the nation faced a pandemic. For 32 years we have spent our nights, weekends, and summers working without pay on behalf of our students. **We represent thousands of teachers who have sacrificed so much for the sake of Minnesota and its children – we call on you now as a committee support a career rule for Tier II pensions.**

The 60/30 unreduced pension (**HF1582**) would allow teachers in Minnesota an equitable and competitive career rule. If the current budgetary limitations in Minnesota may make this difficult to achieve this session, please consider the 62/30 unreduced retirement (**HF2318**) as a first step. This would be a huge win for teachers and our ability to recruit and retain educators in MN. In the absence of significant changes in the Tier II pension plan, school districts will soon face debilitating costs (millions of dollars per year in Eden Prairie) associated with the salaries of the veteran teachers (age 58+) who occupy the highest-paying portion of their salary schedules and cannot retire due to the shortcomings of the current plan.

Please support a career rule for Tier II teachers. We must make progress this spring - our teaching profession is in dire need of your support!

Respectfully,

Steve O'Toole – 32 Years of Service as a Math Teacher/Varsity Football Coach

Jill O'Toole – 32 Years of Service as an Elementary Teacher

Eden Prairie Schools



**From:** [CINDY PALM](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Testimony for April 8 LCPR meeting  
**Date:** Sunday, April 6, 2025 8:29:03 PM

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Dear Members of the LCPR:

As I sit contemplating the light practical April Fools' joke I played on my sixth graders last Tuesday, I am frustrated by the real joke played on me every day since I started teaching in 1993—the penalties I will have to pay if I retire before the NRA of 65 since I do not meet the Rule of 90. I wrote you many letters and emails two years ago during the budget surplus; and while I thank you for the progress made reducing the NRA from 66 to 65, my plea at that time was to start the process and make progress every year to bring Tier II teachers like myself a fair pension reform package that allows for earlier retirement than 65, with reduced penalties. I am asking for your help again to support HF1582/SF2000.

I have given you numerous reasons to support Tier II teacher pension reform in the past, but here is a brief recap:

- 1) Minnesota has one of the worst pension systems compared to our surrounding states. The average retirement age for teachers across the country is 59. In Minnesota, teachers have to work until age 65 to get full benefits. New teachers who want to work in the midwest will have a stronger reason to work in neighboring states because there is a better pension system that allows them to retire sooner, and perhaps with less employee contributions and less penalties for earlier retirement.
- 2) We not only have a teacher shortage, but we have a substitute teacher shortage. Who are the subs now? Retired teachers! The Tier II colleagues that I talk with will not be coming back to substitute teach if we are forced to teach until age 65. Retired teachers are strong volunteers in other aspects of the community. This valuable resource will also show a decline in the coming years because if we are required to teach until age 65, we will not be volunteering afterward.
- 3) As a teacher in Anoka-Hennepin, and many districts across the state, we are facing budget reductions. I am watching three young teachers that I work directly with lose their position. One of them is looking at other job possibilities outside of teaching. Another colleague that I spoke with today, is also leaving the profession and going back to school to pursue a different career. <sup>[L]</sup><sub>[SEP]</sub> We are losing qualified teachers, resulting in a larger teacher shortage in the state of Minnesota. Do you understand that our district, and many across the state, can hire two newer teachers for the cost of someone like me at the top end of the salary schedule? If I could retire earlier without penalties, or with reduced penalties, I would do it!
- 4) I just renewed my license, but I am worried about the coursework necessary to renew it again at age 60. My school adopted a new curriculum two years ago, and I know I will not be able to keep up with another change in curriculum at age 63. Not to mention the mental health and behavior issues I must deal with daily in the classroom. While this is a separate issue in education, the impact it will have on aging teachers is increasingly tumultuous. This will not be a safe learning environment for students or teachers. What is the impact on children who have a 65-year-old teacher in front of them in the classroom?

So, here we are again. What can you do? First, I am asking you to support HF1582/SF2000 and sign on as a co-author if you have not done so. Second, I am



asking that you work across the aisle to find the funding to pay for Tier II teacher pension reform. One idea that has been proposed is to retract some of the free-lunch-for-all funding. I am in a middle school cafeteria and I see so much food thrown away every day. I would love to see the ability to collect unused milk, juice, and fruit for students to grab as they leave my school and take home. I would be in support of a "free-for-some" lunch with a family income of less than \$150K if the savings could support Tier II teacher pension reform.

I will be attending the Pension Day of Action and the LCPR Meeting on Tuesday, April 8th. If we can move a little closer every year, there will be progress in Tier II teacher pension reform!

Sincerely,

Cindy Palm

Veteran Teacher of 32 years

Mounds View, MN

April 6, 2025

Dear Chair Frenz and Esteemed Members of the LCPR,

My name is Kari Heikkinen. I am a first grade teacher in Andover, MN. I have been teaching for 26 years. I began my career when I was 21 years old as a substitute teacher in Duluth, prior to beginning my career in the Anoka-Hennepin School District in 1999. I have found my career to be meaningful and rewarding, and I am proud of my service to students and families.

Although I have written to you a number of times previously, I am writing again to urge you to approve HF1582 and SF 2000, which would give Minnesota's teachers an unreduced career rule of 60/30 and a reduction in early retirement penalties. We need and deserve this pension reform! There are significant discrepancies in the pension plans of Minnesota's Tier I teachers and Tier II teachers. When laws were passed that greatly reduced the pension benefits of Tier II teachers, and eliminated the career rule that Tier I enjoyed, an injustice was done. These unjust laws have burdened teachers for decades. The time is now to fix this broken system!

Minnesota prides itself on being "the education state", but if that is to continue we will need to retain and attract teachers. The absence of a career rule and unreasonable financial penalties for early retirement make Minnesota's pension system among the worst in the nation. We contribute some of the highest rates, but suffer subpar retirements compared to neighboring states. It will not be possible for Minnesota's public schools to solve the teacher shortage we are enduring without our state investing in educators. We are counting on you to right the wrongs that have been committed in regard to educator pensions in our great state!

Doing right by Minnesota's dedicated educators isn't the only reason to approve this legislation. Allowing teachers to retire at 60 years of age, rather than 65, will save our school districts substantially! We are all aware that costs are rising. Our students need more support than ever. Help school districts free up funds for the rising costs of educating our students by allowing the most expensive veteran teachers to retire. The retirement of these teachers, often at the top of their district's salary schedule, will create opportunities for new teachers to begin their careers here in Minnesota—at a cost of less than half of the retiree they are replacing.

In my career, the teachers I have been blessed to work with are among the most hard working and industrious people I have ever known. I know that if we can retire at age 60, after 30 years of dedicated service, we will continue to benefit our communities! Retired teachers can and will serve our school systems as substitute teachers, volunteers, mentors, and advocates. Allow us the retirement we deserve! After all, Tier II teachers have spent our careers investing in children and families, along with contributing nearly twice as much to TRA as our Tier I colleagues. Please stand behind us and approve HF 1582 and SF 2000.

Sincerely,  
Kari Heikkinen  
Elk River, MN  
[kari.heikkinen@ahschools.us](mailto:kari.heikkinen@ahschools.us)

April 6, 2025

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Eunice Peabody and I have been teaching mathematics at Brainerd High School (ISD 181) for the past 34 years. I have been following the pension reform movement in the state for the past few years, as I am a Tier II teacher, and am hoping and praying that THIS is the year we get equitable, average, pension reform across the finish line.

It is time to address the significant flaws in the Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country. This is a broken system that places the burden of paying off a debt that Tier II teachers did not create and one in which we do not benefit.

For years we were told how valuable and excellent Minnesota students were and the quality of education that Minnesota children have received. We continue to strive for that excellence. We are asking that our state make the financial commitment to support the 60/30 unreduced career rule to allow the torch to be passed to younger teachers. We are not asking for what our predecessors got with the Rule of 90, but we are asking for a rule that puts us more in line with neighboring states and allows us to attract new, young teachers.

Please support the SF2000 bill and HF 1582 bill for an unreduced 60/30 retirement package.

Thank you for your time and consideration.

Sincerely,  
Eunice Johnson Peabody

Minnesota Teacher Since 1991  
High School Mathematics  
Brainerd 1991-current  
timeunpeabody@gmail.com

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Colleen Salay and I am in my 35th year of teaching elementary students in the Centennial School District. I have been concerned about the inequity and robbery of our MN Teaching Pensions for Tier 2 Educators for many years and have advocated/lobbied for change.*

*In past years, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. Sadly, MN will NOT be able to retain and attract quality teachers if this is not corrected and sooner than later.*

*I am asking you with urgency to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system.*

*Thank you,,*

*Colleen Salay*

*34 years*

*Blaine*

*colleensalay2@gmail.com*

Dear LCPR

April 6, 2025

I wrote the letter below two years ago in hopes of pension reform. This year we again implore you to support the 60/30 proposal. Nothing has changed since I wrote this letter, except for the fact that my body has aged, my district has made cuts which require us to do more with less, and I am entering the phase of aging parents who need my time.

**Dear Members of LCPR:**

**I would like to thank you for your service. I imagine you have fielded many emails and phone calls recently from teachers all over the state. I am writing to share my story, in hopes that you will realize how important your decisions are to all of us. I am 52 and began teaching right after college. I was proud to be a career teacher and feel like I dedicated my life to my job, In retrospect, this dedication was often at the expense of my own family and health. When I think of the pension and see that the normal retirement age is 66, I feel dejected. I think about what I might have done differently in my life. I missed some important moments in my own childrens' lives due to spending my days in my school. I envisioned when I retired in my late 50's, I could be there for grandchildren, but with the current system that is a long way off for me. The past few years in public schools we have witnessed an increase in violence toward teachers, lack of parental support and unrealistic initiative expectations. Teachers my age cannot imagine working another 14 years in these conditions. When the Rule of 90 was eliminated, we always assumed things would be equitable when we reached the end of our careers. If I teach until age 66, putting 44 years in, it would be considered the Rule of 108! I am afraid I won't have the physical stamina or mental toughness to withstand the pressures of the job. This is unacceptable and I am hopeful that this year we can rectify this situation. Please consider the proposal to lower the retirement age without penalty. Please vote to allow us to choose to end our careers while we are at the top of our game. Please allow us to retire at an age where we will consider giving back to the communities we served for over 3 decades. I imagine the majority of letters you are receiving are from teachers around my age. You may not be hearing the stories of the younger teachers, but I recently realized that they are just as concerned as we are. When they hear us "seasoned" teachers speak of our retirement worries, they respond "I cannot imagine doing this for another 35 years." Many of these exceptional young educators are taking leaves and resigning after only a few years. I wish I could encourage them to stick with it, however, I know in my heart that they are making the right choice. Thank you for reading my letter and thanks in advance for your support.**

Sincerely, Wendy Graves  
District 270

**From:** [Burns, Shannon \(BW\)](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Teacher Pension  
**Date:** Sunday, April 6, 2025 10:39:12 PM

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Chair Frentz and Esteemed Members of the LCPR:

My name is Shannon Burns. I am a 25 year elementary teacher. I teach in the Osseo School District at Basswood Elementary in Maple Grove. I have 27 busy, intelligent, kind 4<sup>th</sup> Graders. I am also a mom of two busy teenagers, a supportive wife, an active community member, and an avid reader.

The Tier II teacher pension system is greatly flawed. The absence of a career rule for Tier II teachers makes it difficult for MN to attract and retain quality teachers. Current teachers in MN work hard and are dedicated to their students and districts. Yet, MN teacher retirement is at the bottom of teacher pensions nationwide! And MN teachers contribute some of the highest rates to their pension when compared to other teachers in the country and also have disproportionate penalties if they retire early. There needs to be an incentive for teachers to want to teach in MN and want to stay in MN when they become teachers. There also needs to be hope for current and future teachers that we are valued and respected—that our time and commitment is commended.

I urge you to approve the House and Senate bills that advocate for the career rule of 60/30 and a reduction in early retirement penalties. Show through your actions that MN teachers are valued and that you can help to fix the broken system of Tier II Pensions. Please give teachers hope that what we do is appreciated, respected, and valued. Please approve a career rule of 60/30.

Thank you for your time and consideration.

Shannon Burns

4<sup>th</sup> Grade Teacher

Basswood Elementary

Chair Frentz and Esteemed Members of the LCPR:

My name is Wendy Hintermeyer, and I have proudly taught first grade in Minnesota for 35 years. Throughout my career, I have dedicated myself to educating some of the youngest members of our community. I should be ending my teaching career this year, but because I missed a critical date when the "Rule of 90" was discontinued, I am now facing 7 more years of teaching unless I am willing to lose a significant amount of my pension. This is not a reward for a job well done and it reflects a lack of value and respect for teachers that have worked hard their whole career. The time for Teacher Pension Reform is now.

There are many reasons to support a career rule for the teachers in Minnesota. Here are just a few of those reasons:

Intergenerational Equity: A career rule would help us move toward intergenerational equity between Tier I and Tier II teachers. TRA membership and contributions are mandatory so Tier II teachers have carried the burden of unfunded liabilities of Tier I and legislative decisions that happened in the past and we don't have a choice. That was not our problem and yet Tier II teachers have had to shoulder the burden and make contributions above the national average to cover those shortfalls. Tier I teachers retired earlier and will receive a larger benefit while Tier II teachers pay more than our fair share and have to work 7+ years longer. We need a pension that is equitable.

Attracting and Retaining Teachers: A career rule would help us be competitive with our neighboring states. Currently, our MN teacher pension pales in comparison to our neighboring states. Most states offer different routes to get to retirement before NRA without penalty. We have significant penalties if we want or need to retire before age 65. Therefore, a career rule of 60/30 would help MN retain experienced teachers and recruit new teachers instead of driving them to our surrounding states that provide more attractive pensions and retirements.

Cost to School Districts: Many districts are already facing financial challenges. If teachers are forced to stay teaching for additional years because of our pensions, districts will have teachers at the top of the pay scale for an additional 7+ years instead of having new, more affordable teachers replacing them. This change is going to be very expensive for school districts and create even greater financial challenges in the future.

For all of these reasons, I urge you to support the House and Senate bills that support an unreduced career rule of 60/30. Current Tier II teachers are looking for an equitable change in our current pension plan. We also need this change to attract new teachers and retain experienced teachers for the future of Minnesota schools. Otherwise with our current pension plan, these new educators will be teaching in neighboring states where pension plans are more favorable, and they will retire earlier without penalty. Your support is important for the future of education in our state.

Please help achieve an equitable teacher pension in Minnesota by supporting an unreduced career rule of 60/30.

Thank you for your consideration and support

Wendy Hintermeyer  
First Grade Teacher  
Zachary Lane Elementary  
Plymouth, MN

April 7, 2025

**Dear Committee Members,**

My name is David Gryte, and I am currently a teacher in the North Branch Area Public Schools district. I am in my 30th year of teaching in North Branch and my 35th year of teaching overall.

I began my teaching career in Texas in 1988 and spent four years there. When I returned to my home state of Minnesota, I went back to school to obtain my teaching license and have been serving Minnesota students ever since. Now, having reached the age of 60, I find myself reflecting on retirement and the future for both myself and my family.

Had I begun my career here in Minnesota, I would qualify for the Rule of 90 and be eligible to retire at the end of this school year. Unfortunately, that is not the case. Under the current rules, my full retirement date is still approximately five years away. This is deeply concerning for me and my family. My wife is also a teacher, and we are both struggling with the idea of having to continue teaching for several more years—five for me and nine for her—to receive our full benefits.

Throughout my career, I have dedicated myself to more than just the classroom. I have coached, served on our association's executive board, and worked as union president. Like many educators, I have weathered the growing pressures of increasing class sizes, rising student mental health needs, the effects of COVID, and the ongoing teacher shortages. At this point in my career and life, my own mental health is becoming a growing concern, and I know I am not alone.

I urge you to support and pass **SF 2000 / HF 1582 (60/30 Years of Service)**, which would bring much-needed pension reform to Tier II teachers in Minnesota. Educators across the state are asking you to recognize the demands of our profession and the inequities created by the current tiered retirement system.

Thank you for your time, your service, and your consideration.

Sincerely,

**David Gryte**

North Branch ISD 138

Educator in MN and TX for 34 years



**From:** [LAYNE HELENE DANIELSON](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Pension reform  
**Date:** Monday, April 7, 2025 7:51:32 AM

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Chairman Senator Frentz,

I am writing today concerned about the current Teacher Retirement Association (TRA) Pension Plan. I am currently in my 30th year of teaching in MN public schools. When I started teaching in 1995, I was told by veteran teachers that had the rule of 90 don't worry about it, the legislation and TRA board will look out for you. They truly believed this. At that time, I was 22 and retirement was not in my vision. Now that I have almost 3 decades of teaching, I am wondering why nothing has been done. Unfortunately, I don't feel that the TRA and Legislators have been looking out for the best interest of all public-school teachers. Reform should have already taken place before the Rule of 90 expired. Something needs to be done and it needs to be done ASAP.

My wife and I have combined 59 years of teaching experience. Our oldest child finished student teaching last fall and is currently subbing. He is anxiously awaiting postings for a position for Social Studies teacher in the state of MN. Unfortunately many school districts do not have openings because the 30 plus year teachers can't retire because we do not have pension reform. Last fall my wife and both talked to him separately about whether he was sure he wanted to go into this field. He told us we are great teachers and wanted to be like us. Such great praise from our child andt we should be excited for him, but instead are apprehensive about how teachers are being taken care of. It is really hard to encourage your own child and others to go into education when TRA has such an unappealing retirement option for current and future teachers. What are you doing to help draw teachers into education? If teachers are expected to teach until 66 years of age to reach full retirement, who are your future substitute teachers? Currently our school district and all of the others in the state rely heavily on retired teachers to continue to be substitute teachers. If teachers are not retiring until 66, I suspect, there won't be many of them coming back to substitute. Those of us who taught through the pandemic aged about 10 years over that period. We also lost a great number of substitute teachers and are subbing regularly during our prep. The time is now to put a pension plan in place that is equitable and will be beneficial to those teaching now and to those in the future. I love what I do and am proud to say I'm a teacher. I want to finish my career strong and hope to see some new young energetic teachers join us in this fulfilling career. Please reinstate the rule of 90 or something equitable to that.

I look forward to your reply on this topic and would be willing to talk with you.

Thank you,

Layne Danielson

Cell 218-851-0933

layneandhelene@msn.com

**From:** [Kathryn Almen](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Pension Reform: 60 and 30  
**Date:** Monday, April 7, 2025 8:14:52 AM

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Dear Lisa Diesslin,

I am writing to ask for your support in passing the teacher pension reform and career rule of 60 & 30.

In my case, this is my 36th year of teaching. I have given my lifetime to teaching in a small district, Swanville, and now a large district, Brainerd. I have taught, mentored, coached, counseled, nursed, parented, and supported thousands of children and supported their families when necessary. During my years, I continued my education with a Master's degree and beyond and taught summer school and STEM programs. I was eager, professional, and efficient.

During this time, I, along with my husband raised our three children and supported our extended families and significantly contributed our time and talents to our church and community.

I say all this because I am ready to pass the torch to a new generation. My husband qualified for Rule of 90 and is waiting for me to retire. He's been out for four years, hoping and praying that I can soon join him in my well deserved retirement.

Pension reform needs to happen now. We all have an expiration date. My husband has a chronic disease. My grandchildren are in elementary school and I cannot be there for grandparents' day or any performances because I am still teaching other people's children.

Passing this legislation would take a huge burden off of our lives. It's the right thing to do. We can't wait any longer, not even for the next biennium.

Talking points:

- \* This will save districts thousands of dollars when their highest paid teachers leave the classroom.
- \* This is money that my employer and I have paid in. I should be able to get my pension in a reasonable timeframe without penalty. (We can access our 403b at 59.5 without penalty.)
- \* This move would encourage young and especially mid-career teachers to stay in the profession knowing that they will be able to retire at a reasonable age.
- \* Teaching is HARD! We have to give those who need to retire an option to do so without leaving significant amounts of their retirement on the table.

Again, please, please support the career rule of 60 & 30.

Thank you so much.

\* Again, there is an expiration date on all of us. Please help us to be able to start the next part of our journey after long teaching careers.

Sincerely,

Kathryn Almen

5th Grade Reading/Language Arts Teacher, Team 5D  
Forestview Middle School  
218-454-6185  
[kathryn.almen@isd181.org](mailto:kathryn.almen@isd181.org)

*Open a book - open your mind.*

4/6/25

Dear Chair Frentz and Members of the LCPR-

My name is Holly Paschke and I am in my 34th year of teaching in Minnesota public schools. I am a very dedicated speech/language pathologist and have worked hard during my 34-year career. I have been very active in the pension reform movement over the past three years and am writing to ask you for your support of the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.

Now is the time to address the flaws in the current Tier II pension system. Currently, Tier II teachers contribute some of the highest rates in the country and rank near the bottom nationwide for teacher pensions. Tier II pension benefits have been greatly reduced over time by laws that have been passed, including the elimination of deferred augmentation and disproportionate penalties for early retirement. The absence of a career rule in the Tier II system also makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

This system unfairly places the responsibility of repaying a debt on Tier II teachers—one that we didn't cause and from which we see no benefit. At the same time, our colleagues in St. Paul received a 62/30 career rule in 2024, further emphasizing the disparities within the Tier II framework. Every teacher deserves a system that values our commitment and promotes fairness for all.

I urge you to approve HF1582/SF2000. Tier II Minnesota educators deserve to be able to make choices regarding when they want or need to retire without incurring substantial penalties. Please take the steps necessary to fix this broken system and show that you value Minnesota's teachers.

Thank you for your time and consideration,

Holly Paschke  
Speech/Language Pathologist, 34 years  
Chanhassen, MN  
paschkeh@district112.org




# PENSION SNAPSHOT

## The Basics

### MINNESOTA TIER 2 PENSION ISSUE NO CAREER RULE

Minnesota has underfunded educator pensions for decades and has been without a Career Rule since 1989. Increased investments are needed now to ensure that pensions are properly funded and improved for Tier 2 educators. Improvements like a Career Rule are needed to recruit and retain educators to our profession and is a long-term solution to the educator shortage.

### LEGISLATIVE CHANGES TO MINNESOTA TEACHER PENSIONS

1989	2009	2013	2018	2023/24
<b>RULE OF 90 ENDED</b> Teacher Career Rule of 90 is ended by the state legislature with no replacement career rule for teachers. Essentially, a teacher before June 30, 1989 ( <i>Tier 1 Teacher</i> ) can retire at 56 years of age, and a new teacher hired July 1, 1989 ( <i>Tier 2 Teacher</i> ) would currently need to teach 9 more years to receive full benefits.	<b>FUNDS MERGED</b> In 2009, the legislature moved to combine the active and the retired teachers funds into one. Tier 2 teachers are now making contributions to the Tier 1 teachers retirement plans.	<b>PENALTIES</b> Legislation in 2013 dramatically increased penalties from 3% to 7% <i>annually</i> for Tier 2 teachers with no changes to any Tier 1 benefits.	<b>DEFERRED AUGMENTATION</b> Teachers who leave the profession before age 65 no longer accrue value from their plans. This does not affect Tier 1 teachers.	<b>CURRENT PLAN</b> NRA - Normal Retirement Age - for Tier 2 teachers is lowered from 66 to 65. Teacher contributions to TRA* increases to 8%, with a 7.75% temporary holiday.  <small>*Teachers Retirement Association</small>
<div> <div>  <p>Combined Teacher/Employer contributions to the current pension is <b>16.5%</b>, but the actual Normal Cost is <b>11.15%</b>. The extra <b>5.35%</b>, though listed as a benefit on teachers' paystubs, actually funds Tier 1 pensions and <b>\$6.6 billion</b> of unfunded liabilities.</p> </div> <div>  <p>In 1989, teachers were contributing <b>4.5%</b> to TRA. In 2025, teachers are contributing <b>8.0%</b>, one of the highest in the nation, where the average is <b>6.3%</b>.</p> </div> <div>  <p>Minnesota contributes 2.4% to pensions. The national average is 5%. <small>National Association of State Retirement Administrators report to the LCPR* on 3/25/24</small></p> </div> </div>				


\*Legislative Commission on Pensions & Retirement

### Retirement Age with Full Benefits



### RESTORE EQUITY & VALUE IN MINNESOTA EDUCATION.

ENDORSE


**60/30 Career Rule + /**

**HF 1582**  
**SF 2000**

Unreduced retirement at age 60 with 30 years of teaching.	Reduce penalties from 7% to 5% for teachers ages 59-65 who don't meet 60/30.	End COLA delays and increase the 1.2 % to 1.5 % by 2028.
-----------------------------------------------------------	------------------------------------------------------------------------------	----------------------------------------------------------

Tier 2 teachers currently need to teach 9 more years and make 9 more years of payments to receive the same retirement as Tier 1 teachers.

**TIER 2 TEACHERS PAY MORE AND RECEIVE LESS.**

# PENSION SNAPSHOT 2

CHECK  
THE  
MATH!

## 60/30 IS FUNDED



Educators and employers contribute a combined **16.5%** (next year it will be **\*17.5%**, which does not fund any benefit improvement) of a teacher's salary to the pension fund, but the actual Normal Cost of the pension benefit is **11.15%**



The extra **5.35%** (**60%+** of the contribution) is listed as a **benefit** on teacher pay stubs, but it does not go to fund their own Tier 2 pensions. That extra **5.35%** goes to pay for Tier 1 benefits and to pay the **\$6.6 billion** of **unfunded liabilities** Tier 2 teachers did not create!

*Without the unfunded liabilities, active teachers/employers contributions would be enough to fund the 60/30 Career Rule and other improvements.*

**Tier 2 teachers are NOT asking for MORE. Tier 2 teachers are asking for what they are *already* funding.**

### Unfunded Liabilities 101

**Tier 2 teachers/districts are paying for \$6.6 Billion in unfunded liabilities they did not create. What caused it?**

>> **1997-2001** excessive COLAs totaling 48.5% that Tier 1 keeps for the entirety of their pension.

1997	8.1%
1998	10.1%
1999	9.8%
2000	11.1%
2001	9.5%

COLAs were **4.5 %** in 2002 and haven't been above **2.0%** since. The 2025 COLA is **1.2%**

>> Minnesota has under-funded pensions for decades at half of the national average. In **1998**, the state dropped the employer contribution from **8.14%** to less than **6%** until 2011. If it would have remained at **8.14%**, TRA would be **95%** funded.

>> In **2009**, the "Active" and the "Retired" teacher pension funds were merged. **Tier 2 teacher retirement funds now begin to pay for Tier 1 teacher pensions and unfunded liabilities.**

CHECK THE  
MATH!

**WE HAVE  
QUESTIONS!**

**WHY ARE MY EMPLOYER'S CONTRIBUTIONS BEING USED TO PAY FOR SOMEONE ELSE'S BENEFIT?**

**WHY HAS THE BURDEN OF TRA'S UNFUNDED LIABILITIES BEEN PLACED ON DISTRICTS AND EMPLOYEES?**

**WHY HAS PAST PENSION LEGISLATION ONLY PENALIZED TIER 2 TEACHERS?**

# Support



HF 1582 | SF 2000  
HF 2341 | SF 2523

**TIER 2 IS ALREADY  
PAYING FOR IT!**

Dear Chair Frentz and members of the LCPR,

Hello. My name is Jennifer Brunsberg and I have been a World Language teacher (Spanish and French) since 1993. Teaching runs in my family. When I was a college student, my parents stressed that teaching was a great and rewarding career. So, my sister and I followed suit. I am married to an educator and my college-aged daughter will be student teaching next year!

However, the education landscape has changed greatly since my parents were teachers. No longer do we have salaries keeping up with inflation, affordable health insurance, and sadly: no RESPECTABLE PENSIONS!

I'm sure you already know about the pension inequities between Tier 1 and Tier 2 teachers from the thousands of emails, calls, and testimonies over the past three years. Prior bad decisions made in the legislature need to be corrected this legislative session! Holding teachers hostage until age 65 to receive their pension without getting harsh penalties is unthinkable! Especially when teachers are required to fund a majority of it. This is not a way to attract new teachers to Minnesota, like my daughter!

Please support the 60/30 career rule unreduced. You have the power to do the right thing this session and support Tier 2 teachers! Please do not keep kicking the can down the road, like so many legislators have done in the past. Teachers are looking at YOU to make Minnesota's teaching profession great once again!

Sincerely,  
Jennifer Brunsberg  
Spanish and French teacher since 1993



**From:** [Kent Christian](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Teacher Pensions  
**Date:** Monday, April 7, 2025 9:22:35 AM

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I am advocating for the 60/30 Teacher Pension Reform.  
I could go on and on why but I believe enough has already been said.  
This needs to get done.

Thank you  
Kent Christian  
Greenbush-Middle River

**From:** [Marc Johnson](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Support 60/30 Change to MN TRA  
**Date:** Monday, April 7, 2025 9:27:33 AM

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Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Marc Johnson and I am in my thirty-sixth year of service to public education in multiple roles including middle/high school mathematics teacher, adjunct college teacher, instructional technology specialist and over 17 years in my current position leading a cooperative of public school districts in Central MN. I am 58 years old and have committed my entire adult working life to public education. I signed my first teaching contract in mid-July of 1989 missing the Tier I / Tier II cutoff literally by a few weeks. Little did I know then that I would spend my entire career contributing my own earned income to fix a problem I didn't create and shouldn't have been responsible for.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Year after I started, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

There are many options to "pay" for this change including. The reality is that it would essentially pay for itself as districts are able to hire teachers much lower on the pay scale than those of us who are in our late 50's. Imagine districts "saving" \$30,000 PER YEAR for EVERY teacher who retires at an age earlier than 65.

Thank you for your time and consideration,

Marc Johnson

\*\*\*\*\*

Marc Johnson, Executive Director  
ECMECC  
531 Elmhurst Ave. S.  
Braham, MN 55006

E-mail: [mjohnson@ecmecc.org](mailto:mjohnson@ecmecc.org)  
Ph. Office: 320-396-5211  
Ph. Mobile: 320-425-9097  
Twitter (X): @ecmecc / @marccjohnson  
Web: <http://www.ecmecc.org>

*ECMECC is 43,000 students, 3200 faculty/administrators and 2400 educational support staff from 18 member school districts and Pine Technical and Community College. ECMECC utilizes technology, information and communication tools to expand educational opportunities for students, staff and community members in East Central Minnesota and beyond. ECMECC was founded in 1983 to make great things happen for students. We still do.*

April 7th, 2025

Dear Committee Members,

I am writing my support for SF 2000 (Gustafson); HF 1582 (Wolgamott). My name is Mike Sievert. I am a 5th grade teacher in Frazee and this will be my 14th year in a classroom. By the time the current NRA of 65 I will have spent more than 4 decades as a public servant. I think anyone who has dedicated 40 years to public service deserves a respectable retirement.

We can provide that respect through a career rule and pension improvements for educators. The proposed changes to TRA pensions in SF 2000 (Gustafson); HF 1582 (Wolgamott) are what is needed and I strongly urge you to support them.

Thank you,

Michael Sievert  
5th Grade Teacher  
Frazee-Vergas School District

**From:** [Diane Schultz](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Tier II Pension Reform Plea  
**Date:** Monday, April 7, 2025 9:59:59 AM

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Dear Members of the LCPR:

My name is Diane Schultz and I am in my thirtieth (30) year of teaching, twenty three (23) in the state of Minnesota. It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. I'm handcuffed to the profession until I'm 65 years old. Ask yourself this, "Do you want your primary schooler to have a 64 year old cranky, short tempered, tired teacher?" I will also be draining my district as I am paid at the highest rate possible on the district's steps and lanes for the remainder of my career.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Diane Schultz  
Cambridge, MN

## Written Testimony to LCPR

Dear Legislative Commission on Pensions and Retirement,

Thank you for taking the time to read this heartfelt testimony on behalf of all Tier 2 TRA pension participants. I am 58 years old and have worked in this profession for 32 years. I have always loved my job, and I am grateful for the experiences that I have had. I would like to share a message from a former student that I received last week that is one example of the power being a quality educator:

*Hey Schlich,*

*I hope you are doing well. I think about you often and what a positive impact you had on me and likely 1000's of others. I've gotten the opportunity to basically live the life I've wanted and reinvent myself many times each time becoming a better version. That has a lot to do with something you said in a pregame one night. You said "I don't care if you make mistakes but if you do I want you going 100 mph with ears pinned back and your hair on fire, we can learn from them later" That is a philosophy I've lived by every day, I've made 1000's of mistakes, most of the time honestly but I've always fixed them, reflected and learned from them. It has been a mantra to my kids as well and they're exponentially better than me in every way. Thank You for showing up in DC and pouring your time into us through a sport You really are one of the few heroes I have Thank You*

It is a privilege to have impacted so many young people in positive ways. I feel honored to have helped so many young people over the years in my career. Even though I have had the opportunity to impact on so many lives in a positive way, I question if I made the right decision to choose Minnesota for my career. I went to college and earned my degree from the University of Wyoming. I decided to move back to my home state for my career. Many of my fellow educators stayed in Wyoming, and have had a great career, and have had the option to retire with their full pension under the "Rule of 85" which is the plan in Wyoming. I have learned that making a choice in which state you choose to live in can have a large impact on your financial situation, and retirement benefits. Not only do they have a much better retirement pension, but they also have the benefit of not paying state income taxes. In case you are wondering, their pay scale is also better than Minnesota as their state saw the importance of investing in their education professionals. It is difficult to advocate for new and emerging education graduates to stay in the state of Minnesota when I understand the opportunities that are available in other states.

Most of my colleagues from my early days in Minnesota have long since retired. They were able to take advantage of the "Rule of 90" and retire when they were my age. This would have been the year that I reached the rule of 90. Over the years in my career, I have always been assured that I shouldn't worry about retirement, that they will fix the Tier 2 issue. Here I am, 32 years later baffled at the lack of movement on this issue. Not only has it been

pushed down the road, but it has also been on the back of Tier 2 that has stabilized and supported our Tier 1 colleagues. You can correct this terrible inequity that has existed for years. The time is now. If you continue to push this can down the road, or take a band-aid approach, the quality of applicants you will see in the state of Minnesota will continue to decline. I can assure you that the Tier 2 educators are warning young people entering this great profession to look at other states that appreciate their education professionals and the amazing work they do.

Fixing the TRA Pension for Tier 2 educators is an important investment in the future of the quality of educators you will see in the state of Minnesota. I have put my heart and soul into improving the lives of others. I feel betrayed and unappreciated by the lawmakers in our state. I ask you to take a serious look at the erosion of what is happening, as I am sure others are going to figure out that there is a benefit from leaving the profession to invest in themselves rather than a pension that penalizes them to support someone else. The arguments to delay and push this down the road due to the lack of funding simply are not and cannot be an argument when an 18-billion-dollar surplus was spent on other priorities, and the improvement that was made to the TRA Pension was minimal at best.

Please find a way to fix the Tier 2 TRA Pension before the impact on students is impacted by a lack of quality candidates, and the students in the state of Minnesota suffer from a lack of quality role models. I am honored to have had the opportunity to positively impact on the thousands of students I have been privileged to serve. I wonder if you too, see the value of having quality educators in the state of Minnesota? The burden of this important decision rests with the work you are doing on this commission. I ask that you consider the importance of the actions you take on all the children in this state that deserve to have the best and brightest educators in the future.

Sincerely,

Craig J. Schlichting – Superintendent

Triton Public Schools

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Diana Regis and I am in my thirty-fifth year of teaching social studies at Lakeville South High School. I have previously communicated with you, both in writing and in person.

When I was hired in August of 1990, I was told the pension system would be fixed by the time I retire. Thirty-five years later and it still has not been fixed. It is time for the state of Minnesota to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions as one of a public servant, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Nineteen years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Diana Regis



**From:** [Debra Bradford](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Tier II Pension Reform  
**Date:** Monday, April 7, 2025 10:14:25 AM

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Dear Members of the LCPR:

My name is Deb Bradford and I am in my thirty-first (31) year of teaching, twenty second (22) in the state of Minnesota. It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. I'm handcuffed to the profession until I'm 65 years old. Ask yourself this, "Do you want your primary schooler to have a 64 year-old burned out teacher?" I will also be draining my district as I am paid at the highest rate possible on the district's steps and lanes for the remainder of my career.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Debra Bradford

Stanchfield, MN

--

Deb Bradford, ***M. Ed. & M. S.***

C.E. Jacobson Elementary School

Special Education Teacher/Case Manager

Rush City, MN 55069

April 7, 2025

Chair Frentz and Esteemed members of the LCPR,

My name is Mollie Haspert. I'm 53 years old with 31 years of English Language Arts teaching experience. I started teaching straight out of college, at 23. I've taught at the same Minneapolis high school, for my entire career. NOW MORE THAN EVER, Minnesota long-career educators deserve a career rule.

It is for this reason that I'm writing in support of Tier 2 teachers receiving their FIRST Career Rule. I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. The time is NOW.

Teaching is 100 times harder today than it was in 1994. Under our current Tier II pension, in order to retire with my full, mostly SELF-FUNDED pension benefits, I will have to teach for 43 years. 43 years! I don't know how anyone with a rational mind can look at those numbers and turn a blind eye. Only YOU can fix this!

Your Minnesota public school teachers are drowning. We're exhausted. We're beaten down. We DESERVE to enjoy our retirement well before Minnesota's current pension "Rule of Death."

Please make 60 and 30 a reality for hundreds of teachers who have given everything to Minnesota's students.

Best,  
Mollie Haspert  
31 year educator  
Minneapolis Public Schools

**From:** [Bryan Barber](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Pension Reform  
**Date:** Monday, April 7, 2025 10:58:35 AM

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Imagine you are 57 at the top of the salary scale making 90,000 a year. You have to pay 8% to retirement and the effective tax rate is 27.7%. The 8% is 7,200 which reduces your taxable income to 22,270. Your yearly take home pay is 60,530.

The average Tier 1 teacher is making 39,340. The difference is 21,190.

Tier 2 teachers will work full time and make a yearly take home pay of \$21,190 more than their Tier 1 colleagues make not working from the ages of 57-65.

This inequality will last 8 years.

\$20,190 for 8 years.

As someone who is getting this rip off I have changed the way I teach. I no longer have track and field day, talent show, X-mas sing along, spelling B, Super Bowl, tug of wars, math masters, painting, etc. I do nothing extra because of the way I have been ripped off.

I pay more than any other teacher ever has for the worst pension in MN teacher history.

I am being paid 48,000 more than a starting teacher and I no longer care to do a single extra thing for my students beyond the basic job.

Fix pension. Quit punishing career teachers.

5th grade teacher

Bryan Barber

Bryan Barber  
ISD 181  
5TH Grade Math Teacher

Chair Frentz and Esteemed Members of the LCPR:

**My name is Amy Altenburg, and I have been teaching kindergarten in Minnesota for 34 years!**

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Nineteen years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, “actions speak louder than words.” If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024, which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration.*

Amy Altenburg Minnetonka Public Schools

34 years in education

**From:** [kim.motschenbacher](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Fwd: Please support equitable Tier II pension reform  
**Date:** Monday, April 7, 2025 11:09:07 AM

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Please support equitable Tier II pension reform.

Teaching is not a computer job. We don't sit behind desks. I am a preschool educator who works with 3-5 year old students who have significant needs. I have osteoporosis. I am on the floor and getting up to keep kids from running multiple times every morning and afternoon. I have to "trying to heal" fractured vertebrae. My parents are 80 and having health issues. I am the only sibling living in the same state as my parents, as my only sibling lives in FL. I cannot sustain all of my family responsibilities to my parents, kids and grandkids while working full time and fighting a chronic medical condition. Again, working with children is much different than sustaining a computer/des/office job. Help us. We deserve what Tier i was offered at the very least.

Kim Motschenbacher

**From:** [Brian Stark](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Teacher Pension Bills  
**Date:** Monday, April 7, 2025 11:16:33 AM

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Members of the Legislative Commission on Pensions and Retirement:

I'm writing my testimony asking you to support the two bills HF1582 and SF2000 that give teachers an unreduced pension improvement at 60/30. These two bills get Tier II teachers closer to the TRA boards guiding principle number 2 which calls for Intergenerational Equity. I'm in my 29th year in education. My wife has also taught for 30 years and we have paid in more than any generation of teachers before us based on percentages and higher salaries. Past legislators and those that have sat on the TRA board, have placed Tier II teachers in this position. This is not our fault. This is a result of poor decisions in the past and it is not equitable to hold one group of teachers responsible for these decisions.

I hope that these bills will pass this session. The passage of these bills will benefit School Districts, Tier II teachers and new teachers entering the teaching profession.

Thanks for your support!

Brian Stark  
Brainerd Public Schools

Brian Stark  
Forestview Middle School  
5th grade science (team 5D)

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4/7/25

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Wade Amundson and I am in my thirty-first year of teaching science at Minnewaska Area Schools. I also taught four years in Alaska prior to moving back home to the great state of Minnesota to raise our family.*

*I have previously communicated with you in writing about the importance of a career rule and the importance of fixing a broken Tier II educator pension system.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Nineteen years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Wade Amundson*



Chair Frentz and Esteemed Members of the LCPR,

My name is Brent Bovitz and I am currently in my 36th year of teaching and 58 years old. As it stands, there is a significant financial burden on school districts to continue paying teachers between the ages of 57 and 65. A 60/30 rule would ease this burden while allowing seasoned teachers to remain in the workforce longer.

I am writing to urge you to take action on educator pension reform in Minnesota. Educators in Minnesota deserve a secure retirement, and we must take steps to ensure that they receive it. **Age 60 reduced is not acceptable as a career rule.** Please explore creative means to fund 60/30 unreduced and do this right to keep Minnesota a strong education state.

The current state of educator pensions in Minnesota is unsustainable. Many educators are not receiving the benefits they were promised, and the pension system is underfunded. This is not only unfair to educators who have devoted their lives to serving our communities, but it also puts a strain on the entire state budget.

It is essential that we reform the pension system to ensure that educators receive the benefits they were promised and that the system is sustainable for future generations. We must ensure that the pension system is adequately funded, and that educators have access to retirement benefits that will provide them with financial security.

I urge you to take action on educator pension reform in Minnesota. This is a crucial issue that affects the lives of educators throughout the state, and it is essential that we take steps to address it. By working together, we can ensure that educators in Minnesota receive the retirement benefits they deserve and that the state budget remains sustainable.

Many of us who started teaching after college or university will have 40 years of service by the time we reach 60. We began our college/university preparation in 1985, when the Rule of 90 was still in place. However, by the time we graduated, the Rule of 90 had been eliminated, and many of us missed qualifying by just a few months.

We are losing many quality dedicated teachers because they are unable to continue working until age 65. Implementing a career pension rule, such as 60/30, would help retain experienced educators and attract new ones to the profession.

Explanation of the Benefits of a Career Pension Rule:

A career pension rule, like the proposed 60/30 (where teachers can retire at 60 with 30 years of service), offers several advantages:

**Retaining Experienced Teachers:** With an earlier retirement option, teachers who have dedicated many years to the profession would be more inclined to stay longer, knowing they will have financial stability as they near retirement age. This can help prevent the loss of experienced teachers to other fields or early retirement.

Attracting New Teachers: By providing more clear and attractive retirement options, the profession becomes more appealing to younger educators who may be hesitant to enter teaching without the promise of a stable retirement plan.

Reducing District Costs: Many school districts face financial challenges in retaining older teachers, who may stay longer than expected but at a higher salary. A career pension rule helps districts manage their budgets by offering a structured and predictable timeline for teacher retirement.

Improving Teacher Well-being: Teachers who are close to burnout or unable to retire due to financial constraints may struggle with job satisfaction. A pension rule that allows for retirement at a reasonable age can improve the overall well-being and morale of educators.

**By ensuring that teachers can retire earlier, the 60/30 unreduced rule can foster a sustainable workforce while supporting the long-term health and quality of the teaching profession.**

Thank you for your time and attention to this critical issue.

Sincerely,

Brent Bovitz  
Educator for 36 Year  
Eden Prairie

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Jacob Torgerson and I am in my 7th full year teaching Mathematics at Morris Area High School. Having started mid year in January of 2018, I started fresh right out of college and have been teaching a variety of math classes since then.

I got into education mainly because of my father. He was a teacher for 40+ years in the same district and now is a retired Tier 1 teacher who is currently benefiting from the Rule of 90. Having gotten a job right out of college I really never had time to research how taking this job would affect my future financially. I knew some ins and outs but not specifics on the new pension system. I never knew I was a part of the Tier II educator pension system. I knew Rule of 90 was no longer a thing but had no idea the longevity required to get a good pension as a Minnesota teacher.

I have seen already in just 7.5 years how money ebbs and flows around a school district. We have gotten small raises, big raises and most recently a big jump in district health care contributions. After having a good surplus for many years we are now facing huge cuts. Pension reform would attract new teachers and allow current teachers, young and old, to have a path towards retirement. In order to continue to grow public education across the state being a teacher needs to be more of an attraction, and currently it is simply not. It is hard for me to encourage current students to go into education. I want to be able to do that.

All of these reasons above are why I would urge the LCPR members to approve the unreduced career rule of 60/30. We as educators need to be able to attract future educators and preach that it will be a good job with a good future pension. Currently I cannot honestly say that. Passing the 60/30 bill will allow older educators to retire sooner and attract more young people into the teaching profession, all of this while most importantly saving districts lots of money in the long run. Tier II teachers deserve a fair pension for the time they put into helping school districts succeed.

Thank you for time,

Jacob Torgerson  
7th year high school math teacher  
Morris, MN  
jtorgerson@morris.k12.mn.us

**From:** [Roxanne Murray](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** 60/30  
**Date:** Monday, April 7, 2025 11:35:25 AM

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Dear Lisa,

I'm writing to express my support for the implementation of the 60/30 career rule for teachers in Minnesota. This rule would allow educators with 60 years of age and 30 years of service to retire with full benefits—an important step toward respecting the commitment and longevity of our teaching professionals.

Many of us dedicate our entire careers to education, and this rule would provide a fair and much-needed pathway to retirement without financial penalty. It also helps retain experienced teachers by acknowledging their service, while offering flexibility for those ready to step down.

I urge you to advocate for this change and ensure our retirement policies reflect the value of a lifelong commitment to Minnesota's students.

Thank you for your time and support.

Best regards,

Roxanne

Roxanne Murray  
Science Teacher  
Crossroads at Bar-None  
763-753-7125  
[roxanne.murray@isd15.org](mailto:roxanne.murray@isd15.org)

My contracted work hours are 7 a.m. to 3 p.m. Monday-Friday. I will respond to your email at my earliest convenience during the workday.

Hello LCPR Committee Members!

April 7, 2025

My name is Lora Larson, and I am a 30 year teacher and 43 year farmer. I am writing in support of SF 2000 and HF 1582 Pension Reform Bills being presented and discussed tonight. These bills would provide desperately needed relief for teachers who have worked hard and put in their time educating students in our state. We deserve a fair and unreduced pension that we have worked for, and contributed a portion of our salary toward over all of those years!

Since I started teaching, teacher pensions have been eroded by the legislature's decisions to remove the "Rule of 90," to keep teachers working until age 65, or accept major penalties and reductions of our hard earned pensions. If we retire earlier than that, we lose augmentation to our invested money from the time we stop working until we reach age 65, and can collect without other penalties, and if we begin our pension at an age earlier than 65, we are hit with major penalties for each year under age 65 we are, and immensely much more if we have not reached the 30 years of service! This is unacceptable, and puts us in a situation where our money is being taken from us to support a fund, which has been compromised by legislative decisions over the past 35 years!

Teachers are required to invest a portion of their salaries into TRA from the first day of employment, along with an amount invested by the school district, which counts as a portion of our salary benefit. At this time, that amounts to over 16% of our salaries, and it only takes just over 11% to fund the 60/30 pension that we are asking for in this bill. We are funding not only our own pensions, but the deficit that has been created over the years by underfunding the teacher pension system, and not keeping up with other states' investments. The nationwide average state investment into teachers' pensions is over 5%, while Minnesota only puts in 2.4%! That is unacceptable, and an embarrassment for a state which considers itself, "The Education State," with a governor who himself was a teacher, and who has run for Vice President, and using his experience as a teacher as a strength in that campaign!

We are being taken advantage of, and not treated with even an average pension across the nation. It is time for the MN Congress to step up and do right by our teachers, to regain our role as leaders in education! We need to offer competitive pensions to attract and keep young teachers working in MN, rather than moving to our border states that offer earlier retirement ages with full pensions, and reward our teachers for a life of service. Please do the right thing to support your teachers by passing the Pension Reform Bills SF 2000 and HF 1582 this session! 35 years is a long time to wait!

Sincerely,

Lora Larson

Math Teacher

320-244-4676

[larsonl@acgcfalcons.org](mailto:larsonl@acgcfalcons.org)

**From:** [sh lieberg](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Pension Testimony  
**Date:** Monday, April 7, 2025 12:19:41 PM

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Legislators,

This is my 35th year of teaching in Minnesota. Since I was hired in 1990, I've been assured that a fair and equitable pension plan would be replacing the Rule of 90 that ended one year before I was hired. I trusted that it would be resolved, and I believe those administrators, fellow teachers and legislators who told me this trusted that as well.

Only recently have I started educating myself about teacher pensions in Minnesota, and it has been a disheartening lesson.

Tier 2 educators have self-funded a "vehicle" for our own retirement, only to find that our vehicle is being "used for parts" to prop up decisions resulting in debt that Tier 2 educators did not create. Not only have we paid, but we have paid *more* than Tier 1 teachers, contributions growing from 4.5% in 1989 to 8.0% in 2025. We are paying more and receiving less - all with legislative approval and all during what is unquestionably the most difficult era of teaching. "Robbing Peter to pay Paul" doesn't make good legislative sense, yet here we are.

Middle career educators are already leaving the profession in higher numbers, and fewer students are considering a teaching career. Filling positions remains difficult throughout the state. Penalizing career educators in Minnesota isn't a fix for these difficulties.

These decisions have been made over a 35-year stretch, and I don't hold current legislative bodies accountable for all of the penalties placed on the backs of Tier 2 educators. I do hope everyone involved would educate themselves about the issues, task themselves to restore equity to Tier 2 educators, and to create stability in education across Minnesota.

What is the right thing to do? Reinstating and *improving* Rule of 90 would be the most logical, considering Tier 2 educators have been paying more. However, I am fully supportive of the 60/30 Plan, HF 1583/ SF 2000, and I ask you to support these as well.

Thank you for your time and consideration. Attached are three snapshots that briefly highlight the pension issues we face. After listening to LCPR meetings, I was struck with member questions about equity among plan recipients, and I hope that those who claim to value equity will come out to support equity.

Regards,

Susan Hougen Lieberg  
Minnesota Career Teacher since 1990




# PENSION SNAPSHOT

## The Basics

### MINNESOTA TIER 2 PENSION ISSUE NO CAREER RULE

Minnesota has underfunded educator pensions for decades and has been without a Career Rule since 1989. Increased investments are needed now to ensure that pensions are properly funded and improved for Tier 2 educators. Improvements like a Career Rule are needed to recruit and retain educators to our profession and is a long-term solution to the educator shortage.

### LEGISLATIVE CHANGES TO MINNESOTA TEACHER PENSIONS

1989	2009	2013	2018	2023/24
<b>RULE OF 90 ENDED</b> Teacher Career Rule of 90 is ended by the state legislature with no replacement career rule for teachers. Essentially, a teacher before June 30, 1989 ( <i>Tier 1 Teacher</i> ) can retire at 56 years of age, and a new teacher hired July 1, 1989 ( <i>Tier 2 Teacher</i> ) would currently need to teach 9 more years to receive full benefits.	<b>FUNDS MERGED</b> In 2009, the legislature moved to combine the active and the retired teachers funds into one. Tier 2 teachers are now making contributions to the Tier 1 teachers retirement plans.	<b>PENALTIES</b> Legislation in 2013 dramatically increased penalties from 3% to 7% <i>annually</i> for Tier 2 teachers with no changes to any Tier 1 benefits.	<b>DEFERRED AUGMENTATION</b> Teachers who leave the profession before age 65 no longer accrue value from their plans. This does not affect Tier 1 teachers.	<b>CURRENT PLAN</b> NRA - Normal Retirement Age - for Tier 2 teachers is lowered from 66 to 65. Teacher contributions to TRA* increases to 8%, with a 7.75% temporary holiday.  <small>*Teachers Retirement Association</small>
<div> <div>  <p>Combined Teacher/Employer contributions to the current pension is <b>16.5%</b>, but the actual Normal Cost is <b>11.15%</b>. The extra <b>5.35%</b>, though listed as a benefit on teachers' paystubs, actually funds Tier 1 pensions and <b>\$6.6 billion</b> of unfunded liabilities.</p> </div> <div>  <p>In 1989, teachers were contributing <b>4.5%</b> to TRA. In 2025, teachers are contributing <b>8.0%</b>, one of the highest in the nation, where the average is <b>6.3%</b>.</p> </div> <div>  <p>Minnesota contributes 2.4% to pensions. The national average is 5%. <small>National Association of State Retirement Administrators report to the LCPR* on 3/25/24</small></p> </div> </div>				


\*Legislative Commission on Pensions & Retirement

### Retirement Age with Full Benefits



### RESTORE EQUITY & VALUE IN MINNESOTA EDUCATION.

ENDORSE


**60/30 Career Rule + /**

**HF 1582**  
**SF 2000**

Unreduced retirement at age 60 with 30 years of teaching.	Reduce penalties from 7% to 5% for teachers ages 59-65 who don't meet 60/30.	End COLA delays and increase the 1.2 % to 1.5 % by 2028.
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Tier 2 teachers currently need to teach 9 more years and make 9 more years of payments to receive the same retirement as Tier 1 teachers.

**TIER 2 TEACHERS PAY MORE AND RECEIVE LESS.**

# PENSION SNAPSHOT 2

CHECK  
THE  
MATH!

## 60/30 IS FUNDED



Educators and employers contribute a combined **16.5%** (next year it will be **\*17.5%**, which does not fund any benefit improvement) of a teacher's salary to the pension fund, but the actual Normal Cost of the pension benefit is **11.15%**



The extra **5.35%** (**60%+** of the contribution) is listed as a **benefit** on teacher pay stubs, but it does not go to fund their own Tier 2 pensions. That extra **5.35%** goes to pay for Tier 1 benefits and to pay the **\$6.6 billion** of **unfunded liabilities** Tier 2 teachers did not create!

*Without the unfunded liabilities, active teachers/employers contributions would be enough to fund the 60/30 Career Rule and other improvements.*

**Tier 2 teachers are NOT asking for MORE. Tier 2 teachers are asking for what they are *already* funding.**

### Unfunded Liabilities 101

**Tier 2 teachers/districts are paying for \$6.6 Billion in unfunded liabilities they did not create. What caused it?**

>> **1997-2001** excessive COLAs totaling 48.5% that Tier 1 keeps for the entirety of their pension.

1997	8.1%
1998	10.1%
1999	9.8%
2000	11.1%
2001	9.5%

COLAs were **4.5 %** in 2002 and haven't been above **2.0%** since. The 2025 COLA is **1.2%**

>> Minnesota has under-funded pensions for decades at half of the national average. In **1998**, the state dropped the employer contribution from **8.14%** to less than **6%** until 2011. If it would have remained at **8.14%**, TRA would be **95%** funded.

>> In **2009**, the "Active" and the "Retired" teacher pension funds were merged. **Tier 2 teacher retirement funds now begin to pay for Tier 1 teacher pensions and unfunded liabilities.**

CHECK THE  
MATH!

**WE HAVE  
QUESTIONS!**

**WHY ARE MY EMPLOYER'S CONTRIBUTIONS BEING USED TO PAY FOR SOMEONE ELSE'S BENEFIT?**

**WHY HAS THE BURDEN OF TRA'S UNFUNDED LIABILITIES BEEN PLACED ON DISTRICTS AND EMPLOYEES?**

**WHY HAS PAST PENSION LEGISLATION ONLY PENALIZED TIER 2 TEACHERS?**

# Support



HF 1582 | SF 2000  
HF 2341 | SF 2523

**TIER 2 IS ALREADY  
PAYING FOR IT!**



**From:** [Brian Wallace](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** TRA Reform  
**Date:** Monday, April 7, 2025 12:26:47 PM

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Good Morning Lisa,

I am writing in support of the current bill to reform teacher retirement. I was fortunate to retire three years ago under tier one status, but my wife does not qualify for those same benefits. This is completely unfair to the teaching profession for all of my colleagues, including my wife, who are tier two status. This should never have happened in the past and should've been corrected long ago.

With that being said, you have the power to make that happen now. Even though the current bill in the legislature that allows teachers to retire at age 60 and 30 years experience, doesn't match the benefits that I received, at least it is much better than the current benefits. I am urging you to support that bill and do what you can to make it pass.

Thank you very much for your time and efforts,

Brian Wallace

Retired Professional Teacher

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Liz Hatfield and I am a Teaching Specialist and Assessment Coordinator at the University of Minnesota, Morris. I teach and advise the next generation of teachers in our Elementary Education Program and Secondary Education Program. Prior to this position, I taught middle and high school mathematics for 15 years at Kerkhoven Murdock Sunburg public schools. When I left my teaching position, I remained invested in TRA.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*The laws that were passed which greatly reduced pension benefits, including disproportionate penalties for early retirement make it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. Teacher preparation programs across Minnesota are seeing lower numbers of interested candidates. Minnesota is a great state to teach in, but the inequities in the Tier II system are a huge blow to efforts to increase interest in teaching as a career and in retaining experienced teachers. Refusal to address these inequities will further exacerbate the teacher shortage in the long run.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my teacher candidates, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*Thank you for your time and consideration,*

*Liz Hatfield*

**From:** [Libby Gearey](#)  
**To:** [Lisa Diesslin](#)  
**Date:** Monday, April 7, 2025 12:49:36 PM

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Dear members of the Legislative Commission on Pensions and Retirement:

I'd like to share my story and ask you to support the two bills HF1582 and SF2000 that give teachers an unreduced pension improvement at 60/30. These two bills get Tier II teachers closer to the TRA boards guiding principle number 2 which calls for Intergenerational Equity. I'm in my 27th year in education and I have paid in more than any generation of teachers before me based on percentages and higher salaries. Past legislators and those that have sat on the TRA board have placed Tier II teachers in this position. This is not our fault. This is a result of poor decisions in the past and it is not equitable to hold one group of teachers responsible for these decisions.

The above bills have tons of support. This is not a democrat or republican issue. This is an equity issue that we would all like to see corrected.

School districts all over need to see improvements in teacher pensions so they can let their older teachers go and replace them with the younger teachers starting at a lower salary. The cost of letting this continue will make the problem worse. Pension reform is absolutely essential and it needs to occur this legislative session. Your leadership on this issue is strongly encouraged and I hope you can pass this legislation this year. Thank you for making this a priority at your April 8th meeting.

Sincerely,  
Libby Gearey  
27th year in the classroom

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**Libby Gearey**  
Team 6D Science Teacher  
**Forestview Middle School**  
**(218)454-6657**

**From:** [Kimberly Husfeldt](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Testimony for 4/8/25 LCPR Agenda-TRA Bills  
**Date:** Monday, April 7, 2025 12:51:34 PM

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Senators and Representatives of the LCPR Committee,

I am deeply hopeful that you will consider the opportunity for the state of MN to make teaching a valued career again. Unfortunately, being a career educator in the state of MN is not as valued as it once was (since 1989). The legislature before you chose to de-value educators and remove the career teaching rule for pensions (Rule of 90). As it is today, we have no career rule in MN in order to receive our full pension (a pension that we are forced to contribute to).

Current and future teachers are looking for a pension that can sustain for the long-term, and that can be as valuable as our neighboring state's pension systems. For example, I am vested in the Wisconsin retirement system and I am able to start collecting at the age of 55.

Educators are not asking for this Cadillac of pension systems, but one that is fair and valuable. A career rule of 60 years of age and 30 years of service without adding more to teacher's out of pocket amount is the way to go. We will be able to attract more teachers from neighboring states, and reduce the budget shortfalls in many of the school districts we all see in the news.

By allowing older teachers to retire, it will open up dollars that can be saved, or used to hire more staff. I see the career rule of 60/30 as a "Win" for rewarding career educators, attracting new talent, and opening up dollars for school districts. With all of these positives, I can't see why one would not vote for a 60/30 career rule such as SF2000/HF1582.

Please consider one of the three bill options and please allow dollars to fund these bills or it would include another hardship on the Tier 2 educators that have already been funding the pension plan as is.

Sincerely,  
Kimberly Husfeldt  
23 year MN School Psychologist

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Jodi Prchal and I started my first teaching job in Mankato in the fall of 1989, just shy of the Rule of 90 cut off. I taught for two years there and then landed my dream job in New Prague in 1991 and have been there ever since. I was so busy raising my own 2 children and promoting STEM activities in our district including science fair, Math Masters, Camp Invention and more that I never paid any attention to what was happening with my retirement and pension. I was saddened to learn that there is a very unfair discrepancy between Tier 1 and Tier 2 teachers.*

*There are significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are being treated differently by a system that ranks near the bottom for teacher pensions nationwide. When we talk about being equitable, how can this be considered fair?? Meanwhile, Tier II teachers are forced to contribute some of the highest rates in the country and if retiring early, are subject to horrendous fees. I feel that Tier 2 teachers are in the "Perfect Storm" as health issues creep up, teaching is just getting hard, their children are grown up and having homes and maybe children of their own (big kids, big problems), their parents are aging, and the demands of life are overwhelming. This group also did things the hard way... you paid to student teach and there was no loan forgiveness at the time. But many of us looked past that because of a true love of this profession. It is shocking to me that a few years ago already I would have qualified for the Rule of 90 and could have drawn my pension on Day 1 and then maybe went back to sub or found something a little easier...but here I am.....*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. This system is broken and is LONG overdue to be fixed, as we were promised decades ago.*

*To add to the burden, Tier 2 teachers are paying off debts that we did not create, nor do we benefit from. I understand that St Paul teachers have a 62/30 career rule but no other Tier 2 teachers do? How is that equitable?? All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for taking the time to listen,*

*Jodi Prchal*

*New Prague District, MN*

*jodiprchal@gmail.com*

*Rule of 90 by a couple of years but it doesn't count :(*

Plea: Add Covid Exemption Pension Relief Amendment for 60/30 Career Teachers to HF 1582 & SF 2000

CDC Data: 84% of the 1.1 million US Covid deaths are age 60+ WITH a comorbidity.

I am asking for an amendment stating that going forward, would adjust the pensions of career, pre-1994 hired Tier 2 teachers, who obtained the 60/30 benchmark, but were unable to remain in their classrooms during the COVID Pandemic until age 62 in order to protect their health.

This is a reasonable ask that IS PAID for and will not add a statistical cost to the fund balance. Since the extreme non-actuarially based penalties usurp the ENTIRE earned Employer contribution from the normal cost of the 'discounted' monthly benefit.

I urge you to provide relief by the pre-2013 conditions and COLA eligibility conditions we were promised for a quarter century of our careers prior to the 2013 implementation of the extreme, outside the norm, current "reduction" schedule that so drastically destroyed their earned pensions.

Is \$1800 a month pension at age 60 for three decade long careers really what Minnesota intended for teachers who gave so much for so long?

When Policy Makers lifted the requirement for schools to follow MN Dept of Health & CDC safety guidelines in spring of 2021, a return to teaching face to face and the daily level of exposure a crowded classroom brings without safety protocols, presented a very real health risk for teachers like myself who have a comorbidity. In my case, I have non ischemic cardiomyopathy, a true risk factor.

So in the spring of 2021, rather than return for a third year of Covid teaching, I retired to protect my health at age 60 & 30 years of award winning service.

ALL of those entities mandated maintaining CDC safety protocol for more than another year after I faced that "choice" in spring 2021.

I was penalized an out of the norm extreme, non actuarially equivalent 42% of my pension, dropping my benefit to near poverty level (\$1800 a month for 30+ years and an advanced degree). A monthly benefit significantly LOWER than the stated TRA average of \$2488.

As a further punishment for an outstanding career, I DO NOT receive a COLA raise until January 1, 2028...2028!!!

No other MN Public Pension or neighboring state has so dramatically changed its conditions so late in employees careers. Additionally, the extreme level of pension reduction before age 62 is far outside the norm of any other comparable neighboring state's or pension group's.

- In EVERY neighboring state, my age and level of service would've resulted in a FULL unreduced pension, AND the exact same age & service resulted in a FULL pensions of twice the monthly amount for my Tier 1 colleagues I taught along side for three decades.

Again, NONE of these conditions existed when I was hired. NONE of these conditions existed for 23 of my 30 year career.

ALL of these conditions were implemented WITHOUT negotiations and WITHOUT any formal notification of change to stakeholders in 2013.

NONE of the current conditions were the same as what the state offered and promised me.

With a 20 billion dollar surplus over a two year biennium, shouldn't the "Education State" be able to keep its promises to those who served it so well for so long?

Please consider these facts:

It is Tier 2 Pre 1994 hires who've contributed the most, AND are being penalized the most with the greatest generational inequity.

1. We were already working and EXCLUDED when the Legislature granted 'Rule of 90' to all pre July 1, 1989 teachers in 1993.
2. We had been teaching for nearly 25 years when the 2013 Legislation changed the early retirement pension reduction of 3%~4.5% into a non actuarial pension penalty of 7% per year. (42% at 60/30 and No COLAs) Thus literally breaking promised fair pension conditions WITHOUT any negotiation or notification.
3. I made major life decisions for nearly a quarter of a century like: teaching IN MN vs. elsewhere, turning down more lucrative private sector opportunities, to invest significant amounts of money, time and energy obtaining advanced degrees, all based on the PROMISED conditions that DID NOT INCLUDE having your pension destroyed if you were unable to stay in your classroom until age 62.
4. There was not a 403b matching option available to pre 1994 teachers when they started their careers for nearly the first decade of our careers.
5. Instituting a no COLAs until age 66 literally drives the pension amount to poverty levels with recent inflation.
6. No other teachers in Minnesota's history have contributed as much into the pension fund, fulfilled this much age and service requirements and received so little of their EARNED pension.

IF there is truly a need for Pension Reform, shouldn't that relief start with those CAREER teachers who've had their "Pension Promise" broken?

Adding a Covid Exemption Amendment to either HF 3808 & SF 4348 is a reasonable and affordable ask. I would truly be interested in testifying or talking with you personally about this issue.

I look forward to your reply.

Respectfully,

Karl Kaufmann

icanskate1735@gmail.com

218-820-3660

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

MN Dept ED Legislative Environmental & Outdoor Education Committee Member



**From:** [Jeffery Ross](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** TRA Pension Reform  
**Date:** Monday, April 7, 2025 1:20:25 PM

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Dear Members of the Legislative Commission on Pensions and Retirement,

My name is Jeffery Ross, and I am a 56-year-old public school teacher in my 33rd year of teaching high school students in Sauk Centre, MN. In the winter of 2021-2022, I began my fight against cancer, starting with a radical prostatectomy on June 3rd, 2022, believing we had successfully removed the cancer. Unfortunately, it came back with a vengeance, and I was diagnosed with stage 4 cancer in January/February 2023.

While I'd likely qualify for Social Security Disability under Compassionate Allowances, I fall through the cracks of both my school district's long-term disability policy and the Minnesota TRA requirements.

I'd love to tell you about the effects the various prescriptions and chemo/biotherapy have had on my body, but I don't think you'd like to know. These treatments cause extreme tiredness but also insomnia, joint pain, flushing, and numerous other side effects. My chemo/biotherapy treatments are administered four times a year, as long as they continue to work (which they hope is 6-8 years). Each chemo/biotherapy shot costs \$12,500. While I am still doing my best to teach, the physical and financial burden of this disease is always on my mind.

I am terrified of what I might hear before each appointment, and I want nothing more than to enjoy some retirement with my kids, my granddaughter, and my soon-to-arrive granddaughter. The emotional toll of this uncertainty weighs on me daily.

I'm not asking for sympathy. I'm asking for the ability to retire with dignity, with much lower penalties than are currently required by law. I was not informed of these changes when they were implemented by previous boards or versions of the Legislative Commission on Pensions and Retirement, and I feel the need to address the unfairness that many educators like me are now facing.

I urge you to examine how the current retirement and disability structures impact long-serving educators facing serious illness. We deserve better.

Thank you for your service to Minnesota and for taking the time to consider the human impact behind the policies you shape.

Sincerely,

Jeffery Ross  
1022 Getty St S  
Sauk Centre, MN

P.S. Why weren't costs to the plan, and intergenerational equity, taken into consideration when Tier 2 pensions were changed earlier? And why am I paying into TRA at an amount that doesn't come back (Normal Cost) to me but instead goes to fund deficiencies that weren't created by me? Additionally, the ridiculous penalties for filing to collect before the normal retirement age, the elimination of augmentation for deferred retirement after June 30th, 2019, and similar changes have left many of us in a difficult position. I'd bet there are even some current members on the commission that you might be able to ask about these issues.

**From:** [Lea Yager](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Letter re: upcoming LCPR meeting  
**Date:** Monday, April 7, 2025 1:43:49 PM

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April 7, 2025

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Lea Yager. I am an Early Childhood Special Education teacher in the Anoka-Hennepin School District. This is my thirty-third year of teaching in District #11. I never would have thought when I started teaching 34 years ago that I would have to be fighting for the pension that I deserve and am entitled to.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Many years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system. This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system.

All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Lea Yager  
Proud Mn Teacher of 34 years  
Big Lake, Mn  
[Leayager65@gmail.com](mailto:Leayager65@gmail.com)

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Shelly Clausen. I am 58 years old, and I am in my thirty-third year of working in public education. I've worked as a middle school and high school English/Language Arts teacher for twenty-eight years in ISD 622, and have served as a Literacy Coach in MPS. I am currently serving as a Learning Specialist in Lakeville (ISD 194). I am writing today to share my personal experience with our broken Tier II educator pension system. I was hired in 1992, and although the famous "Rule of 90" expired in 1989, I was assured that "it, or something better" would be back by the time I was retirement age. Sadly, this is not the case, and there is a devastating inequity between Tier I and Tier 2 teachers' retirement pensions.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country. Districts struggling with budgets are also having to pay veteran teachers a much larger salary than those closer to the bottom of the salary schedules. During the middle of my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system. This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system.

I have a child who is a college freshman who, upon seeing this pension system play out in their own home, just switched majors from elementary education to something else. MN will continue to lose quality future educators the longer that this inequity continues. All teachers deserve a system that recognizes our dedication and ensures fairness across the board. The time is right to fix this pension inequity.

Thank you for your time and consideration,  
Shelly Clausen  
shellykclausen@gmail.com

4-07-2025

Esteemed LCPR Committee,

My name is Lisa Yoerg and I teach first grade in the Sauk Rapids-Rice school district. I am writing this letter to express my deep concerns over the unfair pension that currently exists in our state TRA program. I began my teaching career in the fall of 1989. After this current year I will have 29 years of teaching under my belt and will turn 59 this August. If I would have been hired a few months earlier, I would have been one of the very fortunate ones to have been a Tier 1 employee and qualify under the Rule of 90. The fact that I have for 29 years funded and will continue to fund the pensions for Tier 1 employees is very unfair. I am being forced to make up the deficit and mismanagement of the program to fund Tier 1's retirement program.

I started teaching the same year as a co-worker who happened to get credit for 3 days of subbing the spring before we both got hired. This co-worker qualified under Tier 1 because of those THREE days and was able to retire with full benefits under the Rule of 90. We both contributed every year of our service to the TRA pension system and yet our benefits are vastly different as I will now be required to work significantly more years for the same retirement benefits. This has been a devastating reality for my family and me. I have children, grandchildren, and am the caretaker for my mom who has dementia.

My request is for you to support those of us who have dedicated our lives to this profession as we have contributed the most. Please help fix the current system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit.

I have put my heart and soul into this profession for nearly three decades, missed out on the Rule of 90 because of some arbitrary date that was decided upon, and now may miss out on any reform that may be coming because of my age. We all know that pension reform is critical for all Minnesota educators, but the harsh reality is veteran teachers don't have a lot of time to wait for this problem to be solved. Please support those teachers that should be taken care of now as we are closest to retirement. **I need to reiterate the all-important fact that we have contributed the most to the pension system so it is only fair and just that we are a priority going forward.**

Thank you for your time.

Sincerely,

Lisa Yoerg  
MN ISD 47  
29 year educator

**4/7/2025**

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Jesse Johnson, and I am in my 11th year teaching high school mathematics at Minnewaska Area Schools. I have previously communicated with you, both in writing and in person about the importance of a career rule and the important of fixing a broken Tier II pension system.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Before I came into the profession, laws were passed that greatly reduced my pension benefits. When I arrived at my first inservice, I asked about the Rule of 90, and my advisor laughed. I was never told it went away, and I definitely would have chosen a different profession if I knew I had to teach 43 YEARS to reach full benefits.*

*As a math teacher, I am very well-versed in numbers. If I retired after 38 years, I would lose 35% of my pension. After 40 years, I would still lose 11.4% of my pension. I am not sure how you feel, but both of those numbers are criminal and not actuarially sound.*

*To make matters worse, you are now pawning off the cost of teachers working longer to the districts and communities. At my school, the cost of a veteran teacher compared to a brand new teacher out of college is 43,000. If you take that times the five extra years you currently need to work, and the district would be out \$215,000 for one teacher alone. Imagine how much it would cost larger districts every year that this continues.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Jesse Johnson*

April 7, 2025

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Brenda Kellen, and I am entering my 32nd year of teaching Business, with the last 25 years spent at Marshall High School.

As part of my teaching assignment, I instruct an Introduction to Teaching course. Over the years, I have encountered many students who would excel as future educators. However, a recurring concern I hear from them is the insufficient benefits and compensation in the teaching profession, which deter them from pursuing it as a career. I vividly recall my own college days when I faced a similar decision—whether to apply my business degree in the corporate world or to embark on a teaching career. One of the decisive factors for me was the opportunity to retire under Rule of 90 with a reasonable pension. Unfortunately, the legislature and TRA have since taken that possibility away from me.

During the early to mid-years of my career, legislation was enacted that significantly diminished my pension benefits, including disproportionately high penalties for early retirement. These penalties are markedly steeper than those in neighboring states. The lack of a career rule within the Tier II system makes it increasingly challenging for Minnesota to attract and retain top-notch educators, especially when compared to surrounding states.

It is now time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota find themselves burdened by a system that ranks among the lowest for teacher pensions nationwide, while Tier II teachers contribute some of the highest rates in the country to their own pensions with no flexibility on when to retire with financial stability.

I strongly urge you to support the House and Senate bills advocating an unreduced career rule of 60/30 and a reduction in early retirement penalties without requiring teachers to pay more. As I often remind my students, “actions speak louder than words.” If the legislature genuinely values Minnesota teachers, it must take concrete steps to rectify this broken system. This will go a long way in helping the critical teaching shortage in Minnesota.

Thank you for your time and consideration.

Sincerely,

Brenda Kellen, Business Teacher

Marshall High School

Marshall, MN

**From:** [Joyce Baumann](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Testimony for TRA Tier 2 Improvements  
**Date:** Monday, April 7, 2025 2:18:14 PM

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To Whom It May Concern:

I want to share with you my story. In 2020, I contracted Covid. I did not get horribly sick. Just typical common cold symptoms. About six weeks later, I noticed my heart would race. I developed a persistent cough and started to experience swelling in my legs. I made an appointment with a primary care doctor, who immediately referred me to a cardiologist. After many weeks of testing, the cardiologist delivered a diagnosis: Congestive heart failure as a result of covid. Covid that was contracted at my job as an elementary school teacher.

I didn't quite understand the gravity of this diagnosis until the cardiologist explained my prognosis. A 50% survival rate at 5 years. A 10% survival rate at 10 years. I was 54 years old when I received this devastating news.

My head has always been full of plans as to what adventures would come my way once I retired. I had dreams of travel, substituting, doing early childhood screenings, running youth camps, working elections, volunteering and just giving back to my community. Now, the question in my head is not WHAT will I do when I retire, but rather...WILL I MAKE IT TO RETIREMENT?

Age 65 is 11 years from my diagnosis date. Statistics are not on my side to make it to that date. My dreams are fading, but yet...there is some hope that maybe the legislature can make this all right. Right not just for me, but for so many educators. The demands of being a teacher today finds so many of my colleagues tapped out. We are struggling to keep up with new requirements with the Science of Reading mandates. Student behaviors are a constant struggle. Many of our students enter school not prepared and need tremendous support from staff to be successful. Public criticism of education has all of us on edge. Cell phones and other devices have created a challenging learning environment. Teacher burnout is not an isolated incident anymore. It is a reality for so many of us in the profession.

A change to TRA to allow retirement at age 60 would be a tremendous blessing to me and many educators who are questioning how they will make it to age 65. It will help attract new teachers to the profession. It will save districts thousands upon thousands of dollars. Most importantly, it will enable people like me to make an impact on youth and community after retirement.

Thank you for your time and consideration on this matter.

Joyce Baumann  
Third Grade Teacher-Cold Spring Elementary  
Head Varsity Dance Coach  
ROCORI Schools



Kim Erdahl  
29143 240th Ave  
Glenwood, Mn  
kkerdahl@icloud.com  
4/7/25

Legislative Commission on Pensions and Retirement  
55 State Office Building  
100 Rev. Dr. Martin Luther King Jr. Blvd.  
St. Paul, MN 55155

Dear Members of the LCPR,

I am writing to you as a concerned Minnesota educator regarding the upcoming review of proposed pension legislation. I urge you to approve the educator pension bills being presented at your next meeting. These proposals represent a vital step toward fairness and sustainability in our retirement system—a system that, as of now, fails to reflect the founding principles of this Commission.

The Minnesota LCPR was established to ensure oversight, equity, and accountability in public pension policy. It is grounded in the principle of protecting public employees' retirement security through sound fiscal management, balanced representation, and transparency. Yet, as a contributing educator, I do not see these principles upheld in our current pension structure.

Minnesota educators now contribute the **majority of the funds** into our pension system. Despite this, we have **zero control** over how our funds are managed or when and how we can access our hard-earned benefits. This disconnect is not only frustrating—it is deeply demoralizing. The governance of our retirement does not reflect our financial commitment, nor does it offer the agency or voice that fairness would require.

The proposed educator pension bills aim to bring more balance, restore trust, and begin to reflect the values this Commission was founded to uphold. As someone who has invested years into serving Minnesota's students—and into my retirement fund—I ask you to support legislation that respects the educators behind these contributions.

I respectfully ask that you stand with Minnesota's teachers by approving these bills and demonstrating a renewed commitment to equity and responsible governance.

Sincerely,  
Kim Erdahl

Ladies and Gentlemen:

My name is Chad Gimbel, I am a 7-12 Business Education teacher (I am also currently the head football coach, assistant baseball coach, drivers' education teacher, weight-room supervisor, and have also been head softball, and head wrestling coach) in my 32<sup>nd</sup> year teaching in Blooming Prairie.

I am asking you to support the bills for 60/30. There is a lot of bi-partisan support for this bill, but the biggest obstacle is going to be finding the funding for it. I understand that this is going to be challenging, but teaching is challenging too:

- It's challenging to see students missing school because of mental health—and balancing what is the right amount of make-up work to give so not stress them out.
- It is challenging putting in a full day's work of teaching and coaching, only to come home and still need to correct the assignments from earlier in the day.
- It is challenging teaching in the classroom and having to battle cell phone policy, and the effects cell phones have on today's children.
- It is challenging not having support from some parents in their child's education.

I have always said it will not be students that drive me out of education, as the challenges in the classroom is what I can find solutions to and control, but what I didn't expect and what makes this job difficult is:

- Feeling trapped between the decision of losing some of my best years of retirement and retiring at the age of 65, or lose a large percentage of the money I was mandated to contribute to TRA and not be able to retire with dignity due to the exasperating penalties. Seems like a lose-lose proposition to me.
- Watching my take-home pay the last ten years be the same—or some years even less—than the previous year (main reason being the rising cost of health insurance).
- Frustration by the fact I put faith in the TRA, legislators, Education Minnesota and governors, to look after MY money and show fiduciary responsibility to give me an equitable pension as those that I worked along-side in my beginning years.
- But at the top of my list is the feeling of being undervalued. That those who could make a difference, don't feel Tier II teachers deserve a dignified retirement. All the years of sacrifice that my peers and I have made throughout our teaching careers to foster the next generation of leaders seems to not be as worthy at Tier I teachers, even though today's school climate is much more difficult.

If you feel you can't support 60/30 because it will be difficult to find the funding, I want you to remember how teachers and administrators responded during the Covid years. Given little warning, we accessed the problem and fixed it. Kids learning, children being fed, needs being met amid a global crisis. No state agency did this, no so-called experts on curriculum. Local school districts fixed it in a matter of hours. We didn't complain, we didn't point fingers, no hand wringing—just solutions and actions. How quickly many have

forgotten how we as teachers will do whatever it takes to rise to the occasion to help our students.

For me I know the day-to-day challenges would be a lot easier to handle, and a lot of the difficult would go away knowing that I will be receiving my full pension. A pension that should be more than fully funded between myself and my employer contributions, if not for unfunded liabilities that Tier II have been saddled with over the years.

Sincerely

Chad Gimbel  
Business Education Teacher  
Head Football Coach  
Assistant Baseball Coach  
Driver's Education Instructor

**From:** [Sue Currens](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Testimony 60/30  
**Date:** Monday, April 7, 2025 2:29:46 PM

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April 7, 2025

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Sue Currens and I am in my thirty-fifth year of education teaching in special education and early childhood special education as well as serving as an administrator in more recent years. It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

I watched my mother retire as a Tier 1 teacher and enjoy her grandchildren and her retirement. Unlike her, I am still teaching at 58 and with current legislation have many more years to work before retirement. The world of special education and administration is stressful, I underwent triple bypass surgery last summer and I attribute a lot of my health issues to the stress of my job. I can no longer perform the physical demands of the classroom, yet it is still truly my passion. I am trying to get by to get to 62 or 65 so I can get back SOME of the money that I've been mandated to pay in for 35 years.

Additionally, as an administrator I see firsthand how the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. In rural MN we are short staffed, and we have difficulty hiring and retaining licensed quality teachers, the students are the ones who are losing out. Morale is low and staff are burning out and leaving the profession.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If the legislature truly values Minnesota teachers, and the education of future generations, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,  
Sue Currens 35 years [suecurrens@gmail.com](mailto:suecurrens@gmail.com)  
Current District: Minnewaska Area Schools

Dear Chair Frentz and LCPR members:

My name is Bridget Peterson and I'm the Media Specialist for Esko Public Schools. I'm submitting testimony today as a Tier II teacher who has dedicated 32 years to the profession in Minnesota and ask **this session** you correct the injustice of the Tier 2 TRA pension system. Please support HF 1582/SF 2000, and vote to establish a 60/30 career rule, as the livelihood and welfare of MN educators depends on it!

The Tier II problem has been brewing on the back burner for 35 years; teachers in Minnesota contribute some of the pension highest rates in the country, but our MN system ranks near the bottom nationwide. The dollar figure needed to significantly make improvements may seem sizeable today, but it is going to be DAUNTING to individual school districts as they are forced to carry the burden! Without pension reform, TRA's financial problems are essentially being pushed down to the local districts to absorb.

Tier 1 Rule of 90 early retirement is a financial advantage to the school district. Business Managers pinpoint and forecast the revolving door of retiring the veteran teacher at the top of the salary schedule and hiring a rookie in at the bottom to balance the budget. In my district, Rule of 90 retirements have kept class size manageable and have prevented cuts to programming. When a top teacher retires, it's about a \$39K salary savings with a new hire. Having to keep just 5 Tier 2 teachers (\$195K) for an extra 5 years will cost the district a difference of \$975K. Not to mention, aging staff will use more sick days, requiring more substitutes (which are in short supply) and will impact student learning. Typically, older staff have more medical needs, so higher insurance claims will equal higher health insurance premiums for the district. Add it all up - over 5 years Tier 2 could easily have over a \$1,000,000 impact to my small rural district of 1200 students!

As you can see, TRA has just moved one problem and created another, and another, and another for all our schools. Minnesota's public schools are 6th in the nation (World population review, 2023) despite teacher pensions ranking 46<sup>th</sup>!

Teachers play a crucial role in shaping the future of Minnesota, and it is vital that the system supports us with a strong pension. By fixing the TRA Tier II Pension and establishing a career rule, we can ensure to attract and retain quality educators for years to come.

Whichever way you look at it, ignoring the Tier II injustice now will end up costing the State, the school district, teachers, and the taxpayers a lot more in the future!

Bridget Peterson

K-12 Media Specialist

Esko Public Schools

[bpeterson@esko.k12.mn.us](mailto:bpeterson@esko.k12.mn.us)

**From:** [Jeffrey Kocur](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Written testimony for Agenda items 3,4,5 at the 04.08.25 LCPR meeting  
**Date:** Monday, April 7, 2025 2:47:51 PM

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**Caution:** This is an external email. Use caution with links and attachments. If you are in doubt please contact the IT Department.

Chair Frentz and members of the Legislative Commission on Pensions and Retirement,

Thank you for taking the time to hear these three bills advancing the education profession in the state of Minnesota.

Each of these bills recognizes the investment a career teacher makes, not only professionally, but also fiduciarily as a contributor to the fund for at least 30 years.

We look forward to a robust discussion, recognizing the significant compromise each of these bills represent. These bills do not seek to bring back the rule of 90 benefits afforded to teachers who preceded us and who currently collect from the fund. These bills do, though, recognize and reduce the draconian penalties career teachers face after a career of contributions.

These bills more align teachers with prior generations, teachers in neighboring states, average teacher retirement benefits across the country, and our colleagues in other public service sectors in Minnesota.

These bills provide the bipartisan support our state's educators have been asking for and represent a compromise for a truly grassroots, years-long effort to bring equity to professionals that have dedicated their careers to bringing equity for others.

In short, today's discussion of these bills is democracy in action, and I have been proud to be part of the legislative process in making this happen.

Sincerely,

Jeff Kocur

Hello! Thank you for taking the time to read my letter. I am writing to express concerns about the current education pension system for Minnesota tier 2 employees (educators hired after 1989). My teaching story: I graduated college debt free with a Bachelor of Science in Art Education from the University of Wisconsin-Stout in 2001. My teaching career started the following fall in Lakeville as I was hired for as a .8 FTE elementary art specialist k-6. In this part-time position I taught classes five days a week as all classroom teachers needed daily preps, I did not attest to these hours. Technically, a .8 FTE is equivalent to 8 of 10 days and I should have only been at school 4 days/week. I started to continue my education and finished 15 of 31 graduate credits towards a master's degree. My position continued part-time for the next two years. In this time I got married and then delivered my first child, April of my third year. I took a one year leave of absence, returned for a fourth year in Lakeville. Summer of 2006 I delivered my second child then resigned from teaching as daycare costs were close to greater than my teaching salary. I went back to working nights at various restaurants waiting tables to be able to stay home with my children and help support my family financially.

Of course the years passed quickly. In an attempt to have time together as a family and for financial stability, I opened a licensed daycare. I provided daycare services for 9 years, the families I worked for appreciated that I was formerly a teacher and I always had full enrollment. In 2017 when my youngest child went to kindergarten, I closed my daycare and returned to teaching. Again, to a part-time .8 FTE art specialist position at the middle school level in Lino Lakes (Centennial district). I went back to the restaurant to wait tables after school bridging the gap of my part-time salary. I thought my restaurant work would be temporary. Unfortunately, I still work waiting tables part-time year round. In 2018 I began coaching at the varsity level. I also went back to school restarting my master's program from the beginning as I was unable to continue where I left off in the early 2000's. I graduated with a Master's in Curriculum and Instruction in 2022. From here I went on to complete 45 additional graduate credits to slide all the way over on my teacher contract. I lost 12 teaching years staying home with my family and running my own daycare business, unable to contribute to TRA or step increases. Currently, I am a 12th year teacher and have worked a .1 overage for the last 3 years. I also serve as my local union building representative. I will struggle to get to 30 years and I would be 64 years old, and that is IF I got full-year credit for my .8 FTE years and 1.1 FTE years combined. I cannot imagine teaching until 64 or beyond, especially with current classroom behavior conditions.

I have loved art teaching and working with kids, and have dedicated so much time to creating a positive classroom environment while encouraging my students to be passionate about art and learning. I continue to show up for the kids and my desire to provide an experience with art. Between teaching, coaching, and working at a restaurant I work 50-70 hours/week. I have two college aged children pursuing education degrees. We all work together at the restaurant. For my kids it is the best way to finish college with the least amount of student debt. For me it helps support my 403b investments as I am quickly realizing how terrible our TRA pension is. My children worry they will have to always have a side job to survive financially. I am left speechless when others ask me why my children are choosing education careers. I sometimes wonder what have I done wrong? I'm college educated, I've done all the "right" things according to society and will find myself falling short financially in my retirement. My younger peers and siblings working in the private sector will retire 8-10 years before me. Please look into how poor the MN teacher pension program is for tier 2 employees compared to tier 1 employees. It is garbage. I struggle to understand how TRA board members are not in favor of looking into pension reform. Thank you for taking the time to read my letter and have a great day.

Respectfully,

Jennifer Herrick

12 year veteran teacher, Varsity Cheerleading Coach, Union Building Representative, Server

Dear Chair Frentz, LCPR members:

My name is Steve Clouse, and I am a High School Career and Technical Education teacher with the Nashwauk-Keewatin School District. I am 59 years old and in my 35<sup>th</sup> year of teaching.

I am asking you to support HF 1582 and SF 2000 to create a legislative retirement rule for Tier II teachers at age 60 with 30 years of service credits for an unreduced retirement benefit. This includes modifying the early retirement reduction factors, increasing postretirement adjustments, increasing employer contribution rates, and appropriating money.

The House and Senate bills are technically already self-funded by Tier II teachers. Minnesota TRA estimates that it will need an 11.15% contribution rate to fully fund Tier 1 and 2 pensions. In 2024-2025, my employer and I contributed 16.5% of my salary to Minnesota TRA. In 2025-2026, my employer and I will contribute 17.5% of my salary to Minnesota TRA. This extra 5.35% goes to pay for Tier I benefits and to pay for the \$6.6 billion unfunded liabilities that Tier II teachers did not create or receive but are paying for.

These unfunded liabilities are from COLAs that Tier I teachers received from 1997 through 2001 totaling 48.5%. These Tier I benefits currently are paid for by Tier II teachers. If it were not for these liabilities, the active Teachers and Employers contributions would be enough to fund the 60/30 Career rule and the other improvements.

On my paystub it lists the employer contribution as a benefit. These contributions do not all go to prefund my Tier II pension. The extra 5.35% goes to pay for Tier I benefits and to pay for the unfunded liabilities and benefits that Tier II teachers did not create, nor do they receive the benefits of these contributions.

Tier II teachers must work 10 years longer than Tier I teachers who can retire under the Rule of 90 to receive their unreduced retirement benefit. Tier I and Tier II teachers have contributed the same amounts to their TRA pension plan and have the same teaching responsibilities and roles, yet Tier I benefits are greater than Tier II and their penalties are lowered or eliminated.

Please help create equity among Minnesota's two Tiered TRA Pension system. Support HF 1582 and SF 2000 to create a legislative retirement rule for Tier II teachers.

Sincerely,

*Steve Clouse*

Steve Clouse  
35-year CTE Teacher  
Nashwauk-Keewatin ISD 319  
Nashwauk, Minnesota 55769



Dear Chair Frentz and Esteemed Members of the LCPR:

My name is George Bruehl and I am in my thirty-third year of teaching at John Glenn Middle School in Maplewood, MN. I have been an employee of Independent School District 622- North St. Paul, Maplewood, Oakdale Schools for my entire career. I've spent the first two decades of my teaching career teaching grades 2-5. For the last decade I've been an EL (English as a Second Language) teacher in one of our middle schools.

Up until a few years ago, I'd assumed that I would be able to retire from teaching with an adequate pension while I was in my late 50s or early 60s. This was how it was for all of the teachers I'd worked with who'd retired over the years. Boy was I wrong with my assumption. Unbeknownst to me and to many of my colleagues, Minnesota teachers are divided into two classes... tier 1 (hired before 1989) and tier 2 (hired after 1989). The fact is Minnesota tier 2 teachers have to teach until they are 65 to get a full unreduced pension. Right across the St. Croix River in Wisconsin, a teacher has to teach until 57 to receive an unreduced pension. In Iowa a teacher needs to teach to 55 to get this benefit. Out of the entire nation the average age a teacher needs to reach to receive the unreduced pension is 59. Why are Minnesota teachers expected to work an extra 6+ years to get this full pension? Minnesota teachers hired just a couple years before me were able to retire with a full pension nine years earlier than me. This isn't fair. Teaching is a mentally and physically demanding profession. Teachers should be allowed to retire with dignity after serving Minnesota students for three or more decades.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. Please stand up for what is fair. I appreciate your willingness to serve the citizens of Minnesota.

Thank you for your time and consideration,

George Bruehl  
(33 year teacher)  
ISD 622- North St. Paul, Maplewood, Oakdale Schools  
gbruehl@isd622.org

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Chris Lence and I am in my seventeenth year of teaching English-Language Arts at Minnewaska Area High School.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

A few years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Chris Lence

Chair Frentz and Esteemed Members of the LCPR:

My name is Carla Korth. I'm in my 31st year as a School Counselor at John Glenn Middle School. I'm very fortunate to have worked all of my career in the North St. Paul - Maplewood - Oakdale school district AND in the same building!! I LOVE middle school and I love my job.

As I've journeyed through this career, I've thought I'd have the opportunity to retire in my early 60s. I look at our surrounding states and see their retirement ages which would allow them to retire without penalty to their pensions at a much earlier age. If I had worked across the river in Wisconsin, I could have had the opportunity to consider retirement at 57 (my current age). It doesn't seem right that because I'm in Minnesota, I have such a bigger hill to climb. Honestly, it doesn't seem right at all!

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 without penalty to pensions. Please stand up for us educators!

Thank you for your time, energy and consideration.

Carla Korth  
ISD622  
ckorth@isd622.org

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Anne Klug and I am in my thirty-fifth year of teaching elementary education in the Robbinsdale Area Schools. I missed the critical date when Rule of 90 was discontinued. Had I been hired one contact sooner, I would have been retired for two years now. As is stands, I will have to work four more years. Such a drastic difference in requirements for full retirement is unconscionable.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Many years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Anne Klug*

My name is Noelle Kratzke and I am in my fourteenth year of teaching mathematics at Minnewaska Area High School. In 2023, I drove two hours to the capitol to be a part of the pension rally.

It is time to tackle the major shortcomings of the current Tier II pension system. Despite being among the most committed professions, teachers in Minnesota are weighed down by a system that ranks near the bottom for teacher pensions across the nation. At the same time, Tier II teachers contribute some of the highest rates in the country.

Laws have been enacted that significantly diminished my pension benefits, including disproportionately harsh penalties for early retirement that are much higher than those in neighboring states. Furthermore, the lack of a career rule in the Tier II system makes it considerably more challenging for Minnesota to attract and retain the best educators, particularly in comparison to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, “actions speak louder than words.” If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Noelle Kratzke

**From:** [Tikalsky, Greg](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** 60/30 support  
**Date:** Monday, April 7, 2025 3:09:11 PM

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Lisa,

I'm a tier 2 teacher writing to urge your support for the 60/30 bill. The inequities that currently exist between those under Rule of 90 and the rest of us need to be addressed. I've been in the field 34 years and missed Rule of 90 by two years. Thank you.

Greg Tikalsky  
Social Studies Teacher  
New Prague High School

*Dear Chair Diesslin and Esteemed Members of the LCPR:*

*My name is Elizabeth Windhorst and I am in my 17th year of teaching K/1 elementary. I am writing to share my personal experience with our broken Tier II educator pension system.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*We also have huge penalties which are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Elizabeth Windhorst  
17 Years of teaching  
St. Louis Park, MN  
Windhorst.elizabeth@slpschools.org*

**From:** [Hovel, Ruth](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Educator Testimony: Approval of the 60/30 Rule  
**Date:** Monday, April 7, 2025 3:17:40 PM

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Chair Frentz and Esteemed Members of the LCPR:

My name is Ruth Hovel. I currently teach 7th and 9th grade English at Minnewaska Secondary School. As a child, I always dreamed of teaching, and I am proud to say I am finishing my 8th year of teaching secondary English Language Arts. I love my job and have served students in grades 6-12 over these last 8 years across urban and rural settings.

It is time to address the significant flaws in our current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country. I am discouraged as I pay high dues that seem nearly untouchable while working exhaustively day-in-and day-out to serve my students, county, and country. As a new mother looking to grow my family while still working in the career I love, it is difficult to feel I am in a position of choosing a different career simply to ensure that I have enough energy and money to also serve and love my family. Approval of the 60/30 rule would ensure that this profession remains a valued, sustainable field of work in Minnesota.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in the early retirement penalties. This would allow me to be a proud Minnesotan educator for my entire career. It is my deepest hope that I do not face mid-career burnout due to an unachievable retirement age.

Sincerely,  
Ruth C. Hovel  
Educator since 2017  
Alexandria, MN  
[rhovel@isd2149.org](mailto:rhovel@isd2149.org)

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**RUTH HOVEL**

7th & 9th Grade English  
320.239.4800 x 1020





April 7, 2025

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Susan Kane, and I'm in my 30th year of teaching special education, working with transition-age students. I spent my first five years teaching in the Monticello School District, and for the past 25 years, I've been part of the Anoka-Hennepin School District. Over the years, I've worked with students with cognitive disabilities, communication challenges, significant physical and behavior needs, and mental health concerns. My role is both physically and emotionally demanding, requiring frequent hands-on support with students' personal care needs, assistance with mobility equipment and transferring adult students, and regular intervention to support students during behavioral challenges.

I'm reaching out because it's time to fix the serious problems in Minnesota's Tier II pension system. Despite being in one of the most demanding and important professions, Minnesota teachers are stuck with a pension system that ranks near the bottom nationally. On top of that, Tier II teachers contribute some of the highest rates in the country.

I'm asking you to support the House and Senate bills that call for an unreduced career rule at 60/30 and a reduction in early retirement penalties. If we want to show that Minnesota truly values its teachers, it's time to take action and fix this broken system.

Right now, Tier II teachers are paying off a debt we didn't create and won't benefit from. Meanwhile, in 2024, St. Paul teachers were given a 62/30 career rule, which just highlights how unfair the current system is. All Minnesota teachers deserve a system that values our work and treats us fairly.

Thanks so much for your time and consideration.

*Susan Kane*  
*30 Years Teaching Special Education*  
*Heberts882@gmail.com*

*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Cindy Blumer and I am in my twenty third year of teaching St. Louis Park Schools. I am here, testifying before you now and share my personal experience with our broken Tier II educator pension system.*

*It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Many years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Cindy Blumer*

Chair Frentz and Esteemed Members of the LCPR:

My name is Chelsea Rudie, and I am in my seventeenth year of teaching elementary English Language Learners. This is my third year teaching in the Anoka-Hennepin School District after teaching for eleven years in Minneapolis Public Schools, and before that, I taught for three years in the Burnsville-Eagan-Savage School District. I believe it is safe to say I have great experience in a variety of Minnesota public school communities, have met thousands of students, and hundreds of teachers.

In the earlier years of my teaching career, changes were made to my pension that greatly reduced my pension benefits, including disproportionate penalties for “early” retirement (any age before 67). The last detrimental change was as recent as 2018. Could I have paid better attention to what was happening? Maybe. But I was also starting a family, early in my career, dealing with new mandates (recall No Child Left Behind?), school shootings, student loan debt, civil unrest, and a pandemic. I was made to believe my union would advocate for me, and my “good” pension would always be there. Why would I expect that Education Minnesota, TRA and the legislature would do anything to harm teachers in what is arguably the most difficult era for teaching?

Both of my parents were teachers. My dad went back to school to become a teacher when I was in middle school, after years of supporting our family through various jobs. He was only able to retire as a Tier II educator due to his army pension as a Vietnam War Veteran. My mom went back to school to become a teacher just months after I was born in 1984. She just barely got hired under the Rule of 90, in early June 1989. She retired at age 61 in 2018, after 29 years teaching in Minneapolis.

Unfortunately, my mom unexpectedly passed away just months after retiring, in November 2018. She does not get to see her grandchildren grow up, She will never get the retirement she dreamed of. Under the current pension rules, I would have to continue teaching until I’m at least age 65, for years older than my mom ever got to be, in order to have the pension I was promised. My mother’s unexpected death, and my father’s death just a year after that, have forced me to reorganize my priorities, and I will not let this teaching career hold me financially hostage and rob me of years with my family after giving so many years to care for other people’s children.

Part of my priority reorganization led me to evaluate if I could even continue to be a teacher. Cue up the pandemic, and then the Minneapolis teacher strike in 2022, which I was a part of. I really felt during these times what an abusive relationship teachers are in with society, and in some cases their own district. I found many resources online to lure me away from teaching- *Teacher Career Coach* podcasts and courses which guide teachers into careers outside of teaching; *Teacher Ditch Day* webinars to interest teachers into an instructional design career and out of teaching. With all of these attractive offers outside of teaching, what is teaching doing to make me want to stay? Even currently, I see in the governor’s education budget all sorts of programs to lure new teachers in, but nothing to keep our mid-career teachers like me want to

stay. The pension as it is is not enough. Rule of 90 was an excellent recruitment tool. What do we have now? Teach until age 65, under hundreds of mandates, requirements, and societal scrutiny.

All that to say, I desperately **urge** you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. Establishing recruitment programs for new teachers while a broken pension system is in place is like filling a water bucket with a hole in the bottom. Water is leaking out. You will never have teachers enough to replace the ones leaving. It's a futile effort and doesn't make sense. Do you want to keep the teachers you have, AND attract new ones? Restore Tier II pensions by supporting House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties

Sincerely,  
Chelsea Rudie, M.Ed., NBCT  
17-year educator of English Language Learners  
Maple Grove, MN  
casrudie@gmail.com

April 7, 2025

Chair Frentz and Members of the LCPR:

My name is Lisa Jepson and I am in my 30th year in education. I currently teach high school math at Moorhead High School.

The 60/30 Career Bill (30 years of teaching in a public school and at least 60 years old) is important to me for various reasons:

1. My husband, who is a MN State Trooper, and I married at age 20. We had always planned on retiring "young" so that we could spend time with our grandchildren. That meant, for him, to retire with full benefits at age 55 (with 35 years experience in law enforcement) and for me, at age 56 (assuming the Rule of 90 would come back to educators like me who were hired after 1989). Fast forward 30 years, and I am looking at having to retire no earlier than 62, but possibly not until 65 due to the gravity of the penalties that would occur. Could I retire at 56? Not without losing nearly HALF of my pension. That just isn't right. I would like to have an "average" retirement and would like the option to retire at 60 years of age, after 38 years in education, without a penalty.
2. Without a career rule, school districts like mine will be floundering. There will be so many of us on the bottom right of the salary schedule which ultimately will kill school budgets and not allow schools to hire new, younger, more energetic teachers.
3. Without a career rule, health insurance will sky rocket (well they already have). Because many of our teachers will be at or above 60 years old, the usage will continue to go up, meaning premiums will continue to rise as well. The number of ESST that will need to be used will increase, which negatively impacts school budgets and students alike.
4. MN needs to be competitive in its benefits and pensions so that we are not losing teachers to neighboring states. A higher salary in itself does not determine the quality of a MN teacher's benefit package. There are many other things to take into consideration, such as the employee's mandated contribution rates (which are very high nationally), the state's contribution rates (which are low nationally), the pension benefits (options for time and the benefit dollars), as well as tax rates and cost of living in MN.

Thank you if you are still reading this to the end. I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. Currently, Tier II teachers are in a retirement system that places the burden of paying off a debt that Tier II teachers did not create, yet experiencing declining benefits (more working years, staggering penalties, the removal of deferred augmentation, and delayed colas). All teachers deserve a system that recognizes our dedication to Minnesota's children and families. Although I am very thankful that my husband will retire with a respectable pension and benefits, I would like to think that educators are essential employees that play a highly important part in the future of Minnesota.

Again, please fully support and fund an unreduced career rule of 60/30 along with a reduction in early retirement penalties. We can't keep pushing this problem down the road as that only exacerbates the problem and will be more costly. Today is the day!

Sincerely,

Lisa Jepson  
Moorhead High School




# PENSION SNAPSHOT

## The Basics

### MINNESOTA TIER 2 PENSION ISSUE NO CAREER RULE

Minnesota has underfunded educator pensions for decades and has been without a Career Rule since 1989. Increased investments are needed now to ensure that pensions are properly funded and improved for Tier 2 educators. Improvements like a Career Rule are needed to recruit and retain educators to our profession and is a long-term solution to the educator shortage.

### LEGISLATIVE CHANGES TO MINNESOTA TEACHER PENSIONS

1989	2009	2013	2018	2023/24
<b>RULE OF 90 ENDED</b> Teacher Career Rule of 90 is ended by the state legislature with no replacement career rule for teachers. Essentially, a teacher before June 30, 1989 ( <i>Tier 1 Teacher</i> ) can retire at 56 years of age, and a new teacher hired July 1, 1989 ( <i>Tier 2 Teacher</i> ) would currently need to teach 9 more years to receive full benefits.	<b>FUNDS MERGED</b> In 2009, the legislature moved to combine the active and the retired teachers funds into one. Tier 2 teachers are now making contributions to the Tier 1 teachers retirement plans.	<b>PENALTIES</b> Legislation in 2013 dramatically increased penalties from 3% to 7% <i>annually</i> for Tier 2 teachers with no changes to any Tier 1 benefits.	<b>DEFERRED AUGMENTATION</b> Teachers who leave the profession before age 65 no longer accrue value from their plans. This does not affect Tier 1 teachers.	<b>CURRENT PLAN</b> NRA - Normal Retirement Age - for Tier 2 teachers is lowered from 66 to 65. Teacher contributions to TRA* increases to 8%, with a 7.75% temporary holiday.  <small>*Teachers Retirement Association</small>
	 Combined Teacher/Employer contributions to the current pension is <b>16.5%</b> , but the actual Normal Cost is <b>11.15%</b> . The extra <b>5.35%</b> , though listed as a benefit on teachers' paystubs, actually funds Tier 1 pensions and <b>\$6.6 billion</b> of unfunded liabilities.		 In 1989, teachers were contributing <b>4.5%</b> to TRA. In 2025, teachers are contributing <b>8.0%</b> , one of the highest in the nation, where the average is <b>6.3%</b> .	 Minnesota contributes 2.4% to pensions. The national average is 5%.  <small>National Association of State Retirement Administrators report to the LCPR* on 3/25/24</small>

\*Legislative Commission on Pensions & Retirement

### Retirement Age with Full Benefits



### RESTORE EQUITY & VALUE IN MINNESOTA EDUCATION.

#### ENDORSE 60/30 Career Rule + / HF 1582 SF 2000

Unreduced retirement at age 60 with 30 years of teaching.

Reduce penalties from 7% to 5% for teachers ages 59-65 who don't meet 60/30.

End COLA delays and increase the 1.2 % to 1.5 % by 2028.

Tier 2 teachers currently need to teach 9 more years and make 9 more years of payments to receive the same retirement as Tier 1 teachers.

**TIER 2 TEACHERS PAY MORE AND RECEIVE LESS.**

# PENSION SNAPSHOT 2

CHECK  
THE  
MATH!

## 60/30 IS FUNDED



Educators and employers contribute a combined **16.5%** (next year it will be **\*17.5%**, which does not fund any benefit improvement) of a teacher's salary to the pension fund, but the actual Normal Cost of the pension benefit is **11.15%**



The extra **5.35%** (**60%+** of the contribution) is listed as a **benefit** on teacher pay stubs, but it does not go to fund their own Tier 2 pensions. That extra **5.35%** goes to pay for Tier 1 benefits and to pay the **\$6.6 billion** of **unfunded liabilities** Tier 2 teachers did not create!

*Without the unfunded liabilities, active teachers/employers contributions would be enough to fund the 60/30 Career Rule and other improvements.*

**Tier 2 teachers are NOT asking for MORE. Tier 2 teachers are asking for what they are *already* funding.**

### Unfunded Liabilities 101

**Tier 2 teachers/districts are paying for \$6.6 Billion in unfunded liabilities they did not create. What caused it?**

>> **1997-2001** excessive COLAs totaling 48.5% that Tier 1 keeps for the entirety of their pension.

1997	8.1%
1998	10.1%
1999	9.8%
2000	11.1%
2001	9.5%

COLAs were **4.5 %** in 2002 and haven't been above **2.0%** since. The 2025 COLA is **1.2%**

>> Minnesota has under-funded pensions for decades at half of the national average. In **1998**, the state dropped the employer contribution from **8.14%** to less than **6%** until 2011. If it would have remained at **8.14%**, TRA would be **95%** funded.

>> In **2009**, the "Active" and the "Retired" teacher pension funds were merged. **Tier 2 teacher retirement funds now begin to pay for Tier 1 teacher pensions and unfunded liabilities.**

CHECK THE  
MATH!

**WE HAVE  
QUESTIONS!**

**WHY ARE MY EMPLOYER'S CONTRIBUTIONS BEING USED TO PAY FOR SOMEONE ELSE'S BENEFIT?**

**WHY HAS THE BURDEN OF TRA'S UNFUNDED LIABILITIES BEEN PLACED ON DISTRICTS AND EMPLOYEES?**

**WHY HAS PAST PENSION LEGISLATION ONLY PENALIZED TIER 2 TEACHERS?**

# Support



HF 1582 | SF 2000  
HF 2341 | SF 2523

**TIER 2 IS ALREADY  
PAYING FOR IT!**



# PENSION SNAPSHOT 3

## TRA GUIDING PRINCIPLES

## ≠ TRA & LEGISLATIVE ACTIONS

1

### Shared Commitment?

A shared funding commitment between active members, benefit recipients, contributing employers, and the State of Minnesota.

1989 Educator Contribution: 4.5%

Today's Educator Contribution: 8%

Minnesota contributes 2.4% to Pension.

Less than half of National Average of 5%

Tier 2 Educator+District contributions = 16.5%.

Normal Cost of Tier 2 Pension = 11.15%

Tier 2 is bankrolling debt created by legislative decisions.

2

### Intergenerational Equity?

Changes should avoid creating or exacerbating imbalances between generations with respect to contributions paid and benefits received.

Tier 1 Educator Earliest Retirement age was 56

Tier 2 Educator Earliest Retirement is 65

Tier 1 Educator paid in *less* for *earlier* retirement

Tier 2 Educator pays in *more* for *later* retirement

Retired Tier 1 can choose to retire *and* can continue to teach.\*

3

### Long-term Financial Goals?

Changes should ensure TRA's financial stability in the short-term and move the fund toward full funding within a reasonable period of time over the long-term.

Tier 1 Unfunded Liabilities paid by current educator benefits.

COLAs for Tier 1 exceeded 186% of inflation growth from 1997-2001, increasing payouts for their lifetime.

In 1998, the state dropped the employer contribution from 8.14% to less than 6% until 2011. Left at 8.14%, TRA would be 95% funded.

Current educators may not retire because their contributions are used to pay off previous debt.

4

### Maintain the Recruitment Value of Pensions?

Any changes that lower pension benefits should not undermine the recruitment and retention value of TRA's defined benefit plan, particularly as the nation and state face teacher shortages.

National Normal Retirement Age is 59 vs. Minnesota's 65.

Early and mid-career teachers quitting profession.

Districts are paying for unfunded liabilities, higher step educators, and are stretched for funds to pay for more staffing.

\*Teacher does not have to pay into TRA and District does not have to pay into pension system, a savings for the District.

# Support



HF 1582 | SF 2000  
HF 2341 | SF 2523

**TIER 2 IS ALREADY  
PAYING FOR IT!**

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Karna Palmer and I am in my twenty eighth year of teaching business at Minnewaska Area High School.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country. It is a hard pill to swallow when you think I've worked in a profession almost 30 years and the state and retirement systems says that just isn't enough. You need to do more.

It is unbelievable the laws that were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states. I grew up in South Dakota and moved here because of the support of teachers and the great educational system. I'm wondering if that was the best move now.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Karna Palmer  
28 years in education  
Minnewaska Area Schools, Glenwood MN  
kpalmer@isd2149.org

**From:** [Jon Stolski](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Minnesota Teacher Pensions Need t be Better  
**Date:** Monday, April 7, 2025 3:27:18 PM

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Members of the Legislative Commission on Pensions and Retirement:

I'm writing my testimony asking you to support the two bills HF1582 and SF2000 that give teachers an unreduced pension improvement at 60/30. These two bills get Tier II teachers closer to the TRA boards guiding principle number 2 which calls for Intergenerational Equity. I'm in my 34th year in education and I have paid in more than any generation of teachers before me based on percentages and higher salaries. Past legislators and those that have sat on the TRA board, have placed Tier II teachers in this position. This is not our fault. This is a result of poor decisions in the past and it is not equitable to hold one group of teachers responsible for these decisions.

The above bills have a lot of support from both sides of the aisle. This is not a democrat or republican issue. This is an equity issue that we would all like to see corrected.

School districts around the state need to see improvements in teacher pensions so they can let their older staff go and replace them with the younger teachers starting at a lower salary. The cost of inaction will simply make the problem worse. Pension reform is essential and it needs to occur this legislative session. Your leadership on this issue is strongly encouraged and I hope you can pass this legislation this year. Thank you for making this a priority at your April 8th meeting.

Sincerely,  
Jon Stolski  
34 years Teaching in Minnesota

--  
Jon Stolski  
8B Geography  
Forestview Middle School

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Darla Erickson and I am in my 31st year of teaching. My first 5 years were in other states and I have 26 years in Minnesota. I currently teach in the Minnewaska Area district (10 years and counting) and 16 years were in the Eden Valley-Watkins district.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Part way into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Darla Erickson

4/7/25

Dear Chair Frentz and Esteemed Members of the LCPR

My name is Steve Entzi and I am in my thirty-Second year of teaching Trades and Industry at Minnewaska Area Schools. I also taught six years in North Dakota prior to moving back home to the great state of Minnesota to raise our family.

I have previously communicated with you in writing about the importance of a career rule and the importance of fixing a broken Tier II educator pension system.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Twenty one years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Steve Entzi

1408 15th Street  
Cloquet, MN 55720  
April 7, 2025

Dear Ms. Lisa Diesslin and Members of the LCPR:

My name is Richelle Peterson. I am a Duluth Public Schools teacher and have been teaching for 32 years. With the current Tier II pensions system, I will need to teach for 41 years before I will be able to retire without penalties. I have contributed to my pension with some of the highest rates in the country. Retaining our most senior and most highly paid teachers is going to be very costly for our tax payers. Also, Minnesota needs a career rule for teachers. Every neighboring state has a younger age career rule at which teachers can retire with their full retirement.

Many years into my career, laws were passed that greatly reduced my pension benefits. With the current system, not only do Tier II teachers have to work many more years than teachers in any of our neighboring states, but our pension system does not attract new teachers either. My daughter's boyfriend just graduated with a teaching degree. I have felt compelled to share with him how Minnesota's pension system compares with our neighbors, as he decides where he would like to apply for jobs. Our current system is not attractive to new teachers at all.

Inaction on TRA Tier 2 Pension Reform could cost Minnesotans over \$640,000,000 per year as our most senior teachers are forced to work years longer in order to not have dire pension penalties. With the Rule of 90, many teachers could retire at age 58 with their full retirement. Now, Tier II teachers need to teach until they are 65 in order to retire without huge penalties.

Other careers within our state have career rules that allow for a much earlier retirement without penalties. Police officers and firefighters are able to retire at age 55 with full benefits. Teaching is a very demanding career. Most teachers devote their lives to helping their students to be successful. This often requires much more than teaching academics. Being forced to work for 8 to 10 years beyond what many of our peers have to do in other careers or states is very disheartening and feels devaluing as well.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60 years of age and 30 years of service and a reduction in early retirement penalties. All teachers deserve a system that recognizes our dedication to a difficult profession and ensures equity among neighboring states and other difficult professions within our state. Our taxpayers cannot bear the burden of paying for our most senior teachers to continue to teach for many years beyond what the Tier I teachers had to teach to receive their full pension benefits. Thank you.

Respectfully,  
Richelle Peterson

**From:** [Thomas Andresen](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Teacher Pension Bill  
**Date:** Monday, April 7, 2025 3:39:26 PM

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Hello Lisa,

I am writing as a 33 year teacher in Brainerd Public Schools. 2025 Brainerd Teacher of the Year... As a matter of fact! LOL

While I feel great about that, I do not feel great (or even good) about my pension situation.

I personally started in the basement of the State Hospital in Brainerd with about a dozen Level 3-4 E/BD students. I also went to night classes driving to St. Cloud twice a week to secure the needed licenses. Using my El. Ed. license was not a possibility because there were 450 applications for a 5th grade job in Northern Mn. After 12 years with those students, and a great deal of knowledge gained about how and why people do or don't tend to learn, I went to a regular education 4th grade job. I taught science, reading, math and all the rest. We stayed late for conferences and shows, and I could go on. The one constant was if we made it to our late 50s you could move on and try some other things in life... With a decent retirement package.

Many of my colleagues have walked out after a successful 30 year career, but I still have about 8 years to go!! You think I should still be in a classroom after 40 years? That's crazy talk. Have you seen the needs in the classroom this past decade?

So, consider my story when you vote for improving my pension to match surrounding states, and past Minnesota educators, Please consider the fantastic 33 years that I have given the students, and families of this Minnesota community, and offer me an unreduced pension at 60 with, my then, 36 years of dedication to Minnesota Public Schools, and their children.

Thanks,  
Tom Andresen  
2025 Brainerd Teacher of the Year

--

**Tom Andresen 5C Science**  
Forestview Middle School, ISD #181

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To the members of the LCPR:

My name is Ethan Soland, and I am a 20-year social studies educator currently teaching at Fergus Falls High School. First, thank you for your willingness to hear from Minnesota educators through written and oral testimony. We are hopeful that you're listening to the growing voices of teachers across the state who are calling for meaningful pension reform. I urge you to support HF 1582/SF 2000 and companion bills HF 2341/SF 2523.

Now, in my 20th year of teaching, I find myself seriously questioning my future in the profession. As many teachers will tell you, the job hasn't gotten easier with time. When I began teaching, senior colleagues would tell me on the toughest days that the end of the journey would be better—that a fair pension and secure retirement made it all worth it. What I didn't realize then is that the retirement they spoke of is now out of reach for Tier II educators like me. What was once a promise has become an illusion.

Pensions should be a powerful retention tool that help keep Minnesota's best and brightest in front of our students. In today's climate—where the pressures are high and it's easier than ever to leave the classroom—we need a retirement system that is strong, fair, and competitive. A “career rule” that rewards longevity and reduces penalties would go a long way in restoring faith in this profession. For many of us, a robust pension would be the light at the end of the tunnel—the reason to stay, even when the work is difficult.

I know the issues before you are complex. If there were easy answers, they would have been found long before these bills reached your desk. But just because the problem didn't start with you doesn't mean it can't be solved by you. Reforming Tier II pensions may not be easy, but it is absolutely necessary—for educators, students, and the future of public education in Minnesota.

Tonight, I simply ask you to stand with teachers. Be our voice. When pension legislation comes before you, I urge you to champion the stories you hear. Remember our faces. Remember our passion. Don't pass this problem along to the next generation like others did to you—be the turning point. When others use division, choose collaboration. When the solution is hard, choose grit. Together, we can fix this inequity.

Thank you for your time, your public service, and your commitment to Minnesota's educators.

Sincerely,

Ethan Soland  
Fergus Falls High School  
Fergus Falls, MN 56537  
[esoland@fergusotters.org](mailto:esoland@fergusotters.org)  
(218) 234-1495



In addition to professional expertise, the stability provided by a pension system contributes to the overall health of our educational institutions. High turnover rates among teachers can disrupt the learning environment, creating challenges for both students and administrators. A consistent and experienced teaching staff fosters a positive and nurturing atmosphere that is conducive to effective learning.

In conclusion, the importance of pensions for Minnesota teachers goes beyond just financial security. It is a statement of our commitment to recognizing and retaining the individuals who play a pivotal role in shaping the future of our state. By ensuring that our educators can retire with dignity and financial stability, we not only honor their service but also invest in the continued success of our education system. Let us stand united in advocating for and safeguarding the pensions that are essential to the well-being of our teachers and the prosperity of our students. Thank you.

Teaching is a profession that requires passion, dedication, and long-term commitment. I work with and have worked with some of the very best teachers in this state! Some of those same people are in the room tonight. However, without the assurance of a stable financial future, even the most devoted educators are tempted to explore alternative career paths. A reliable pension plan provides an incentive to keep going...a light at the end of the tunnel.. giving teachers the peace of mind and renewed inspiration to focus on what truly matters – the education and well-being of our students.

Retaining experienced teachers is not just beneficial for the educators themselves, but it also enhances the overall quality of education. Seasoned teachers bring a wealth of knowledge, expertise, and a deep understanding of effective teaching methods. By encouraging experienced educators to stay in the profession through a robust pension system, we are investing in the continuity and growth of students, our schools, and our communities.

Dear Chair Frentz and Esteemed Members of the LCPR,

My name is Jennifer Erickson, and I have been an elementary teacher in Minnesota for 21 years. I've taught in the communities of Annandale, Alexandria, and I'm now back home teaching at Minnewaska Area Elementary School. I began my teaching career at the age of 22, right out of college, full of hope and energy for what I believed would be a long and rewarding profession. I truly love what I do and have always felt that teaching is my vocational calling—something I was meant to do.

I recently turned 43. At this point in my career, I should feel confident about the future—but instead, I find myself deeply concerned. The increasing challenges in education, combined with the harsh realities of our current Tier II pension system, have made me question whether I can or should continue in this profession until my mid-60s—something that is now required in order to receive the full pension I've paid into for over two decades.

Both of my own parents worked their entire lives and passed away before the age of 70. Their early passing weighs heavily on me as I consider the prospect of working well past 60 just to access the retirement benefits I was promised. It feels unjust that the system I've invested in for my entire career now requires more and gives less, simply because I happened to fall under Tier II.

It is time to address the serious flaws in the current Tier II educator pension system. Minnesota ranks near the bottom nationally in terms of teacher pension benefits, despite our high contribution rates. Nineteen years into my career, the laws changed—greatly reducing my future benefits and imposing disproportionate penalties for early retirement, which are much harsher than in neighboring states. Furthermore, the absence of a career rule only adds to the difficulty of attracting and retaining quality educators in Minnesota.

**I urge you to support the House and Senate bills that propose an unreduced career rule of 60/30 and a reduction in early retirement penalties.** As I often tell my students, “actions speak louder than words.” If the legislature truly values Minnesota's educators, now is the time to take meaningful action to fix this broken system.

Tier II educators are being asked to carry the burden of a pension debt we did not create and from which we will not benefit. Meanwhile, educators in St. Paul were granted a 62/30 career rule in 2024—further highlighting the inequities within the system. All teachers across Minnesota deserve fairness, recognition, and a path to retirement that honors our dedication.

Thank you for your time and thoughtful consideration.

Sincerely,

**Jennifer Erickson**

**2nd Grade Teacher**

**Minnewaska Area Elementary Teacher**

**21 Years in Education**

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Mary Johnsrud and I have been a public school teacher in Minnewaska Area Schools for twenty years, proudly serving Minnesota students. I'm writing to urge you to support the proposed 60/30 rule for the Teachers Retirement Association (TRA), which would allow teachers to retire with full benefits at age 60 after 30 years of service.

This rule is not just about retirement—it's about recognizing the dedication, sacrifices, and long-term contributions that teachers make to our communities. The current system often forces experienced educators to continue working beyond their physical or emotional capacity, which can impact both their well-being and student outcomes.

By supporting the 60/30 rule, you would be honoring the commitment of career teachers, improving retention in our schools, and helping ensure a sustainable and respectful path to retirement. The Rule of 60/30 is important for Minnesota teachers because it provides a clear pathway to retirement eligibility under the Teachers Retirement Association (TRA). According to this rule, teachers can retire with full benefits when they are at least 60 years old and have 30 or more years of service. This guideline helps educators plan for their financial future, encouraging long-term commitment to the profession while ensuring they are rewarded for their years of service. The 60/30 rule also supports workforce stability by offering a predictable retirement timeline, which benefits school districts in planning for staffing and succession.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. All teachers deserve a system that recognizes our dedication and ensures fairness across the board. Thank you for your time and for considering the needs of Minnesota educators. I would greatly appreciate your support on this important issue.

Thank you for your time and consideration,  
Mary Johnsrud  
20 years in education  
Glenwood, MN  
[majohnsrud@isd2149.org](mailto:majohnsrud@isd2149.org)

From: Robert Hapka

To: Lisa Diesslin

Re: Testimony for the unfair pension situation in Minnesota for teachers

Date: April 7, 2025

Dear LCPR members:

My name is Robert Hapka and I am in my 36th year of teaching Industrial Technology courses, 27 of them at East Grand Forks Central Middle School and East Grand Forks Senior High, East Grand Forks, MN.

The reason I am writing is to address the highly discriminatory pension system for teachers in Minnesota. Currently, a date on the calendar (June 30, 1989) makes the decision if you get a decent pension you were anticipating OR if you have to work approximately 7 more years than a tier 1 teacher to get full benefits. Teachers were not notified about these changes to rule of 90. I was hired on May 26, 1989 and earned 55.00 substitute that same day but I do not qualify for the rule of 90 according to TRA.

I have been on my feet on cement floors most of my career. Because of this I have developed arthritis in my ankles and feet. I also have had major back surgery. I suffer from chronic pain everyday and it takes a lot just to make it through each day at age 61. I don't wish this situation upon anyone to have to go to work each day with this much chronic pain. Health concerns are common for teachers in their late 50's and early 60's. On average, teachers age 60 and older have at least one chronic health condition.

Please support the 60 and 30 career rule without penalty so teachers aren't trapped and have an outlet to retire and the younger generation of teachers can take over. The younger teacher will be a better cost effective solution to school districts as they will have a lower salary and generally will be more energetic. The 60 and 30 career rule without penalty will still be 4 years less of retirement than rule of 90 but it will help recruit teachers to the profession again and will give others incentive to become a teacher when word gets out. Current teachers (moms and dads) are not recruiting their own children to be teachers due to the highly unfair pension system in MN that is not competitive with surrounding states.

Please approve the legislative bills to make the 60 and 30 career rule a reality. We tier 2 are currently paying for the retirements of tier 1 and that may be legal in some respect but it is unethical and morally not right. Please show support for teachers so Minnesota can become the education state it was once known for. Morale would skyrocket from the all time low it is at now. Districts will not have to make drastic cuts in their budgets if the 60 and 30 proposal is not implemented. It would be a win-win for all.

Thank you again for your support!

Robert Hapka, East Grand Forks Senior High School

Dear Chair Frentz and Members of the Pension Commission,

As a current teacher of 35 years I appreciate what has been put forth towards public education but the effort made to help the teachers stay in and have a career in teaching has been very poor. This is partly why we are experiencing a shortage of teachers.

I'm 59 years old and in my 35th year of teaching. I have taught Special Education, Industrial Tech, Math, Physical Education and Health. I have taught elementary, middle school and high school. I have coached football, volleyball, girls and boys basketball and baseball during my teaching career.

I grew up the son of a teacher. We had 5 kids and not a lot of money. I knew I wouldn't get rich being a teacher but I liked working with kids and I felt the early retirement rule of 90 provided was worth the smaller paychecks.

During the first 12 years of my career I had many opportunities to go into the private sector. Each time I would ask my union about the rule of 90 situation and was reassured it was only temporary.

Many of my teaching friends, that started just months before me are now enjoying retirement. Instead of being retired, I have 6 years remaining. If family health history is an indicator, I'll have a year of retirement before I die. I have a seven year old granddaughter that is my world. It hurts me that I can't be the grandpa to go on field trips or volunteer at her school.

COVID took a lot out of me. Workloads have increased and being accessible 24/7 via e-mail and Schoology has taken its toll. Three years ago, we had two guns brought into our school. The first was in a backpack I kept tossing to the side in our locker room.

I'm burnt out. I don't have the energy it takes to do the job I'm expecting myself to do. If I retire now, I'll lose 48% of the money that I was forced to give to TRA. This is more than unfair. I believe it borders on unlawful. Please do something about the inequitable tier II teachers are forced to take without having any say in the pension decisions that were made in the past.

Thank you for your time,

Dave Ostergaard

**From:** [Lenore Strouth](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Support 60/30  
**Date:** Monday, April 7, 2025 3:50:09 PM

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Greetings to Chair Frentz and Members of the LCPR:

My name is Lenore Strouth and I am in my 31st year of teaching - my 27th in Minnesota. I am a choir teacher at Sibley East Schools in Arlington, Mn. I began my career teaching in Iowa and was encouraged to obtain a Minnesota teaching license as the pay and benefits at that time were considered "better." In discussion with my teaching colleagues who still teach in Iowa, I'm not sure that is still the case.

The current Tier II pension system is not a sufficient option for current educators or to those thinking of entering the profession. The current system is asking educators to teach well into their 60s or take severe penalties. Educators my age will probably stick it out, but those who have been in the profession 10 years or less may decide it is not worth staying in a low paying profession that does not offer a fair, attractive pension. The retention of teachers should be a big concern for the state of Minnesota. The other big concern should be for superintendents and school boards across the state. I am at the top of the salary schedule and will be for the next 10 years until I reach the current retirement age. Wouldn't schools like to replace their high salaried teachers with teachers lower on the pay scale? This won't happen if other Tier II teachers feel the way I do and vow to "outlast" the pension penalties. It will end up costing districts more than what it has to. The penalties in place for retiring at what would equal the old Rule of 90 do not provide a livable wage for a retiree and are not representative of the amount we have paid into the system over the years. Finally, does the state of Minnesota really want teachers in their 60s with the unfortunate limitations that often accompany aging teaching their youth?

Please support the bills that offer a 60/30 retirement option and reduced penalties for early retirement for Tier II teachers. It is time for Minnesota to once again be considered "better" than our neighboring states by respecting its educators and the need for pension reform.

Sincerely,  
Lenore Strouth  
Educator for 31 years  
Gaylord, Mn  
[lenore.strouth@sibleyeast.org](mailto:lenore.strouth@sibleyeast.org)

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Lenore Strouth  
7-12 Vocal Music Director

Sibley East Schools  
[lenore.strouth@sibleyeast.org](mailto:lenore.strouth@sibleyeast.org)  
(507) 964-8244 Arlington

April 7, 2025

Chair Frentz and Esteemed Members of the LCPR:

My name is Cate McDonald. I am currently in my 30th year of teaching. I have taught kindergarten, first grade and third grade over those 30 years in three different metro area school districts. Currently, I teach kindergarten in St Louis Park, Minnesota.

I'm writing to urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country. It's not fair. My mother, who was a kindergarten teacher for 35 years in Duluth, Minnesota and who qualified to retire under the rule of 90, was shocked at the differences in benefits of her pension (Tier I) versus mine (Tier II). I believe her exact words were, "that's criminal!"

Our current system is one that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board. Again, please approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.

Sincerely,  
Cate McDonald  
30-year Educator  
St. Louis Park, MN  
[mcdonald.catherine@slpschools.org](mailto:mcdonald.catherine@slpschools.org)



**From:** [Lois Zak](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Re: Written Testimony - MN Tier II teacher  
**Date:** Monday, April 7, 2025 3:53:42 PM

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Dear Chair Frentz and Members of the LCPR,

My name is Lois Zak. I am in my 36th year working as a speech language pathologist (the past 29 years within the Anoka Hennepin School District and 32 years within the state of MN). I am writing to you regarding our educator pension system as it relates to Tier II teachers (those hired after July 1, 1989).

A brief history lesson brings to light the laws that were passed that greatly reduce the pension benefits of Tier II teachers, including the disproportionate penalties for early retirement, which are much higher than our neighboring states. These legislative actions and current penalties negatively impact the ability to attract and retain new teachers in Minnesota, particularly when compared to pensions in surrounding states.

Here is a quick timeline of legislative actions that eroded pension benefits of any teacher hired after July 1, 1989:

**1989** - TRA, the Legislature and Gov. Perpich approved a Bill that split TRA in two Tiers. Tier 1 (hired before 7/1/89) was allowed the Rule of 90. Tier II teachers (hired after 7/1/89) were not included in the rule.

**1998-99** - the Legislature and governor cut contribution rates to a combined rate of 10%

**1997-2001** - COLAs given to retired members increased **significantly** over 5 years (8%, 10.1%, 9.8%, 11.1% and 9.5%)

**2013** - TRA switched from ensuring members received their full contributions spread over the length of their retirement to implementing flat penalties for any Tier II member retiring before age 65 (the penalties were not directed at Tier 1 members).

**2018** - Deferred Augmentation was eliminated which put a stop to accrued interest for any Tier II member deferring benefits.

**Currently** - MN **employee** TRA contributions are above the national average and **employer contributions are below** the national average.

The current system places the burden of paying off the Tier 1 debt onto Tier II teachers who did not create these issues and now do not benefit from these past actions. The time to address these issues is long overdue. I am strongly advocating for you to approve a fully funded unreduced career rule of 60/30 and a reduction in early retirement penalties.

Thank you for your time and consideration,

Lois Zak

Chair Frentz and Esteemed Members of the LCPR:

My name is Denise Ver Steeg and I am in my thirty-first year of teaching Special Education at Minnewaska Area Schools in Glenwood, MN. Throughout my years of teaching, I have taught students with Cognitive Disabilities, Learning Disabilities, Social/Emotional/Behavioral Disabilities, as well as those with Autism and those with Other Health Disabilities. I have dedicated my life to teaching students and helping families in my community advocate for their children.

I am writing to express my deep concern with the current Tier II pension system and am asking for your help in addressing and fixing this problem. In the last twenty years, laws have been passed that greatly reduced our pension benefits, including significant penalties for early retirement. These penalties are not only much higher than our surrounding states, but we also do not have a career rule in the Tier II system. Because of this, many young (and amazing) teachers are leaving the profession. I know this first hand because my daughter is in her fourth year of teaching and is also considering leaving the profession. If we do not do something SOON, our educational system in the state of Minnesota will continue to dip and dive downward as we do not have anything to attract and keep quality educators.

Please approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If the legislature truly values Minnesota teachers, it must take steps to fix this broken Tier II pension system. Tier II teachers did not create the mess we are in and should not be forced to shoulder the burden of the debt. We are not asking for anything that we do not deserve. We want equity and fairness for all.

Sincerely,

Denise Ver Steeg  
Special Education Teacher (For 31 years)  
Minnewaska Area Schools  
Glenwood, MN  
dversteeg@isd2149.org

**From:** [Thorfinnson, Brett](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Tier II Pension  
**Date:** Monday, April 7, 2025 4:02:35 PM

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*Dear Chair Frentz and Esteemed Members of the LCPR:*

*My name is Brett Thorfinnson and I am in my twenty-sixth year of teaching at Minnewaska Area Middle School. I'm proud of my profession and grateful that I chose to go into education so many years ago. However, it's time to address the flaws in our current Tier II pension system.*

*We are one of the most dedicated professions, yet teachers in Minnesota are hampered by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.*

*Years ago laws were passed that significantly reduced our pension benefits, including the disproportionate penalties for early retirement. These penalties are far higher than our neighboring states. Also, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and keep the best educators.*

*I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. We need to grow our current pool of educators and I believe this would be a step in the right direction. If the legislature truly values Minnesota teachers, it must take action to fix this broken system.*

*This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.*

*Thank you for your time and consideration,*

*Sincerely,*

*Brett Thorfinnson*

*Minnewaska Area Schools  
Glenwood, MN  
[bthorfinnson@isd2149.org](mailto:bthorfinnson@isd2149.org)*

Chair Frentz and Esteemed Members of the LCPR:

My name is Alison Dvorak. I am in my 32nd year of teaching in the St. Louis Park School District.

I am writing to urge you to pass the 60/30 pension bill. The 60/30 career bill is a must! We are already paying over 5% more than is needed to fund our current pension plan. We are also paying for Tier 1 teachers in addition to our pension. It is unacceptable that the pension I have now is nowhere near the pension that I started with years ago. Minnesota is an education state so we need to be treating and respecting our teachers and their pension plans. We need to prioritize fairness for all.

Thank you for your time and consideration,

Alison Dvorak

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is David Vinje. I am in my 11th year of teaching and currently teach High School English at Minnewaska Area High School.

I'm a father of 4 daughters. The other day at the dinner table, my 8-year-old proudly proclaimed, "I want to be a teacher like Daddy!" It pains me to know that I cannot currently, in good conscience, recommend this career path to them, when considering the current state of Minnesota's Tier II educator pension system.

Years ago, laws were passed that greatly reduced pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than those in neighboring states.

Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when directly compared with surrounding states.

Unfortunately, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country. Additionally, our St. Paul colleagues were given a 62/30 career rule in 2024, which only highlights the inequities within the Tier II system.

**If the legislature truly values Minnesota's teachers – present and future – it is vital that you approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.** It is time to address the significant flaws in this system by providing a pension plan that not only entices new teachers to join the profession but encourages and enables experienced, quality teachers like me to keep teaching.

Please fix our objectively broken system, and give my daughters and future generations of talented prospective teachers an incentive to teach in Minnesota.

Thank you for your time and consideration,

David Vinje  
dvinje@isd2149.org

Chair Frentz and Esteemed Members of the LCPR:

My name is Charles Carlson, and I am a middle school band director with 33 years of experience in Minnesota, currently teaching in the Brainerd Public School District.

The proposed 60/30 career bill is crucial for both the quality of education we provide our students and the well-being of veteran teachers like myself. After over three decades in the classroom, the physical and mental demands of teaching are taking a significant toll. Like many long-serving Band Directors, I am experiencing a significant loss of hearing and severe tinnitus, which impacts my ability to effectively teach and my overall mental well-being.

At 56 years old, the elimination of the Rule of 90 means I now face another nine years of teaching as a Tier II teacher. (I would have been eligible for the Rule of 90 next year if it hadn't been eliminated when I first began teaching!) This prospect concerns me deeply, as I risk leaving the profession well past my prime, with further deterioration of my hearing. This will certainly affect my quality of life as well as my teaching ability for my remaining years. I believe teaching has an effective shelf life of 30-35 years and I feel the end of my best years happening now. The kids deserve better.

I was drawn to teaching, in part, by observing the fulfilling retirements of my own teachers, who were able to transition while still vibrant and contribute to their communities. Retirement benefits are indeed a recruitment tool, and the possibility of a similar transition motivated my career choice as a high school graduate in 1987, before the elimination of the Rule of 90. Teachers like myself are no longer recommending teaching as a career choice to our students, like my teachers did for me, because of the loss of a career rule in teaching.

I implore you to prioritize the well-being of both educators and students, as well as the future of education, by supporting and approving an unreduced career rule of 60/30 and a reduction in early retirement penalties for Tier II teachers.

Charles Carlson  
33 Year Band Director  
Brainerd Public Schools

[carlson9025@gmail.com](mailto:carlson9025@gmail.com)

**From:** [Barkeim, Jean](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Please advocate for teachers.  
**Date:** Monday, April 7, 2025 4:09:36 PM

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Chair Frentz and Esteemed Members of the LCPR:

My name is Jean Barkeim. I have been an elementary teacher for 35 years. I have spent most of those years teaching at Minnewaska Elementary. I have contributed to TRA for all of those 35 years.

The 60/30 career bill is important to me and to other MN teachers. It is time to address the flaws in the Tier 2 pension system. The Tier 1 teachers have benefitted from the TRA contributions on the backs of the Tier 2 teachers. Tier 2 teachers have contributed some of the highest rates while having to work longer in their careers before we can receive the benefits. Also, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

Please approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. Tier 2 teachers deserve a system that recognizes our dedication and ensures fairness across the board. Thank you for your time.

Sincerely,  
Jean Barkeim  
35 years  
Glenwood  
Email: [jbarkeim@isd2149.org](mailto:jbarkeim@isd2149.org)

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Jean Barkeim  
Intervention Teacher  
Minnewaska Area Schools  
[jbarkeim@isd2149.org](mailto:jbarkeim@isd2149.org)

Dear Esteemed Members of the LCPR:

My name is Sheila Stalusky and I am in my twenty-ninth year of teaching in St. Louis Park Schools, a first ring suburb of Minneapolis. I am licensed in and have taught in both special education and general education settings in St. Louis Park. I have given more of my time to teaching than any other thing in my life. That is saying a lot since I am a wife and mother of two beautiful children. I am currently a classroom teacher of first grade learners and I would like to be able to consider retiring at 60 years of age without being penalized, at which time I will have been teaching for 36 years. I believe asking to retire after this many years of service without penalty is a very reasonable and well earned request. It is also one that I have paid for.

There currently are disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult to attract and retain the best educators. Given the current structure many young people are choosing professions outside of teaching to avoid a path which would leave them feeling that they have limited options. I have also counseled my own children to choose professions outside of teaching due to these structures.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties to change the narrative. Please let teachers know you value them by taking action.

Thank you for your time and consideration,

Sheila Stalusky



April 7, 2025

Chair Frentz and Esteemed Members of the LCPR:

My name is Lauren Pauley and I am middle school English teacher in Becker, MN. This year is the tenth year of my career which has seen me teach Kindergarten, First grade, and now middle school. My decade of teaching has been filled with the highest of highs and the lowest of lows. I have experienced so many extraordinary moments in the classroom and have persevered through devastating circumstances as well. This career is a passion and a calling for me, and I put my all into it each and every day.

The 60/30 career bill is important to me, and to all MN teachers, because it will provide educators with the well earned retirement they deserve after a long career. As a career educator, I began my career at the age of 22. With our current retirement rule I would be teaching until the age of 65, for a total of 43 years in the classroom before retirement. Though I love teaching and working with my students, the idea that I could have 33 years left of this career is an exhausting thought. The approval of a 60/30 rule would make for a fair and attainable length of career for educators in a variety of situations, not just my own. This rule allows for a reasonable career length for those who come to teaching later in life as well, people who bring a wealth of knowledge and life experience and greatly impact the students in this state.

Please support the 60/30 career bill for teacher retirement currently being presented in the House and Senate. Please do what you can to make this a sustainable career that professionals can continue to thrive in. When teachers are taken care of, students benefit. This career rule would have an astonishing impact on educators and students in Minnesota.

Thank you for your consideration,  
Lauren Pauley

April 7, 2025

Chair Frentz and Esteemed Members of the LCPR:

My name is Rita Scholten and this year I will complete my 26th year of teaching in our great state, 24 years of which have been at Alexandria Area High School. I say “great” because Minnesota is a great state in so, so many ways. I have lived here all of my life and hope my children will choose to do the same.

Staying great doesn’t just happen. As you know, it takes a lot of planning and forethought by our leaders. It is of great concern to me that our current Tier II pension system will come to harm our state’s education system greatly. Our leaders must consider steps to allow teachers to retire with dignity and financial security as well as recruit young people into the profession. Our current Tier II pension system is failing in both of these areas. Since I started my career in 1999, Tier II teachers have been burdened by several decisions by our leaders (namely in 2009, 2013, 2018, and 2020) that have placed multiple burdens on Tier II teachers to contribute more, receive less, and suffer inequitable penalties while the other half of the system has been held harmless. This is not an attractive system to a young person who can easily choose to teach in a bordering state with a better state of pension affairs.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If our state wants to remain great in the area of education our leaders must take decisive action now.

Thank you for your time and consideration,

Rita Scholten

Dear Members of the LCPR,

My name is Ann Millan, and I have proudly served as a Minnesota educator since 1989. I currently teach 5th grade in the metro area. My husband has also been a dedicated public school teacher since 1989, working in a suburb of Minneapolis. Together, we have committed our lives to educating Minnesota's youth.

We are among thousands of educators across the state urging you to act on long-overdue pension reform. This issue has persisted for more than 30 years, and its continued neglect is compounding a crisis in public education. The Tier 2 pension system is not only inequitable, but it is also driving away the very educators our schools desperately need.

Young teachers are entering the profession only to discover a retirement system that offers little incentive to stay. Many leave within a few years, seeking careers that provide greater stability, respect, and long-term security. Without reform, we will continue to lose passionate educators and further destabilize our schools.

My husband, after 36 years of service and enduring two major brain surgeries in the past two years, deserves the full benefits of the pension he has faithfully paid into. Instead, he faces a heartbreaking choice: continue working beyond his capacity or retire with unfairly reduced benefits. This is not right—and it is not sustainable.

**Here are a few key facts about Tier 2 pensions in Minnesota:**

- Minnesota is one of only 10 states without a career rule for educators.
- Teachers cannot access their pensions without penalty until age 65.
- By 2025, educators will contribute 8% of their salary—far above the national average of 6.3%.
- The state's contribution is just 2.4%, compared to a national average of 5%.
- Combined teacher/employer contributions total 16.5%, while the normal cost of the plan is only 11.15%. The excess 5.35% is funding Tier 1 pensions and a \$6.6 billion unfunded liability.

Minnesota educators have been paying for a system that has failed to invest in them. Since 1989, we've worked without a career rule, and today's Tier 2 educators are unfairly burdened with the debt of a system we didn't create. The recent adoption of a 62/30 rule for St. Paul educators only underscores the inequities that persist statewide.

**I urge you to support the House and Senate bills proposing a 60/30 unreduced career rule and a reduction in early retirement penalties.** This legislation would be a meaningful step toward fairness and sustainability, and a much-needed show of support for Minnesota's educators.

Please help ensure that educators like my husband and me—and the next generation—can look forward to a dignified retirement after a lifetime of service. We are not asking for favors; we are asking for the promises made to us to be honored.

Thank you for your attention and commitment to this urgent issue.

Sincerely,  
Ann Millan  
17020 25th Ave N  
Plymouth, MN 55447  
763-442-0864

David Leom  
1201 9th ST NE  
Milaca, MN 56353

Chair Frentz and Esteemed Members of the LCPR,

I would like to thank you for serving on the LCPR committee. This committee is the vital piece to managing and improving pensions in the state of Minnesota. Keeping them financially stable for years to come is the most important work you do for generations to follow. Knowing this is a vital need, I want to make a very strong argument for TRA pension reform.

Many of you know the issues surrounding the Teacher Retirement Association (TRA). Education Minnesota (EDMN) and a group on social media called Minnesota Educators for Pension Reform (MN PR) have spearheaded the knowledge surrounding the financial crisis facing current Tier 2 teachers. In fact, the reason I became a candidate for the pension reform movement was from the MN PR group and because I was thrown out of my state senator's office because I am a teacher. While the rhetoric surrounding these groups sways back and forth, **my** commitment for lasting change will not waver.

One of the biggest hurdles the bill proposed from EDMN (SF2000, HF1582) is naturally money. I have some ideas that will help this become abundantly clear:

1. School districts in Minnesota are set to lose over \$200 million **each year** that teachers are required to teach beyond their "fictional" rule of 90 date. This puts tremendous pressure on local budgets.
2. Implementing the career rule of 60/30 will essentially cost \$132 million per year if the state picks up the tab. With the costs to districts going to be \$200 million, this is a clear budgetary fix.
3. Encouraging older teachers to retire will open jobs up for the newer teachers coming out of college - thus encouraging new teachers into the profession.
4. Current teachers must teach at least to age 62 to not get penalized severely (11% if teaching for 30+ years). When these teachers reach that age, most will not become a substitute teacher or work in the system ever again. These teachers will not realize the benefits Tier 1 teachers currently have when they come back and substitute. Those who have been able to retire with a full pension can earn as much as they can **with no limit on earnings**. This is another example of the inequity between the two tiers.

5. Right now, teachers who want to retire at age 60, will have a 35% penalty imposed on their benefits. These teachers have the possibility of teaching for **38** years. No Tier 1 teacher would be imposed this steep of a penalty for that length of career. Another example of intergenerational **IN**equity.

6. This **IN**equity is causing major issues with Tier 2 teachers. I believe a freeze on COLA's for Tier 1 retirees until the career rule is in place may be one of the ways to reduce costs. If equity is essential to TRA, then the freeze on their COLA would share the pain among all teachers, both past and present.

7. TRA does not advocate for benefit improvements. They are not following their own rule of Intergenerational Equity to establish consistency between members. Please know that many people are fighting for this benefit **WE ARE ALREADY PAYING FOR!**

I have contended from the start that a *Career Rule* must be in place in order to create movement towards generational equity. Our currently retired members (Tier 1) already received their benefit by retiring with Rule of 90 so improving anything with COLA's will only exacerbate the inequity Tier 2 teachers already experience. Reducing the penalties from what they are now to what they should be actuarially is another step towards equity. If this bill is in a conference committee and needs to be paired down, **the Career Rule is the main priority that must be kept**.

I want to encourage you to be creative to gain the support for the career rule to make it out of the LCPR Committee and to the full House and Senate for a vote. We need the career rule and **WE NEED IT NOW!**

Respectfully,

David Leom  
TRA Candidate for the Board of Trustees 2025  
PAG member from EDMN since 2022  
Teacher in Milaca Public Schools since 1996

Chair Frentz and Esteemed Members of the LCPR:

My name is Kara Bancroft and I've taught 28 years here in Minnesota. I'm currently a fifth grade teacher and high school nordic ski coach in St. Louis Park. Thank you for this opportunity to testify.

Trying to impress upon you why Tier 2 educators need pension reform is difficult due to the complexity of the issue, so I'll focus on a few things that I believe should be highlighted.

Tier 2 employee contribution rates are among the highest in the nation while our benefits are among the worst. In other words, I'm paying more and getting teachers in most states in the union. Not a real selling point for attracting or retaining teachers.

My employer and I are currently paying 5% above what it takes to pre-fund Tier 2 benefits. Next year we will be paying over 6% in excess as both employee and employer contributions will increase. This is not a new problem. In 2009 my fully funded deferred benefit plan funds were merged with the retired fund to help cover the unfunded liabilities that existed in Tier 1 pensions. Now, instead of one unfunded plan, we had two. We've also taken on two failing pension funds (Minneapolis and Duluth). These are all costs that the state should have funded, not educators who should only be tasked with pre-funding their own pension. Since 2009 legislators have stripped my pension of future benefits to try to shore up the funds. Goodbye to deferred augmentation, hello to increased penalties, delayed colas, and increased contribution rates.

Perhaps raising contribution rates and stripping benefits to work toward a fully funded pension fund sounds fiscally responsible unless you completely forget to look at who is footing that bill and who is receiving the benefits. Tier 2 educators are contributing more than we need to, getting less than we are paying for and less than we were promised when many of us first became vested, while the state continues to underfund our pensions. As I see it, there is an extreme lack of fiduciary responsibility to Tier 2 educators on the part of the State.

What is new, now that we're 35 years out from the creation of the Tier 2 plan, is the fact that teachers are being forced to work another 8-9 years past previous retirees. These are our most experienced and also our most expensive educators. As these educators stay on the payroll until they are 65, local school districts will face unprecedented staffing costs. (See attached document.) Those costs will come from school budgets that are already stretched thin as funding continues to fall short of increasing costs. Budget cuts that impact every student are likely to follow.

I already know the answer is, "We appreciate teachers, but there's no money." The truth of the matter is that even in a year where the budgets are tight, Minnesota always has options on how it spends its money. By not finding the funding, you are asking educators to continue paying for legislative mistakes of the past. That is not our job.

I appreciate Representative Nadeau looking for creative funding solutions and fully endorse putting an income cap on the free lunch program. There are limited funds and the state will need to carefully pick and choose where its money goes unless we are willing to raise additional revenue through increased taxes. Perhaps asking someone who makes over \$150,000 to pay for their child's lunch isn't as big an ask as expecting a first year teacher who is making less than \$50,000 to pay for the state's pension mismanagement of the past.

I wish you would improve educator pension plans by adding a career rule and increasing state funding because it is the right thing to do. I wish you would improve educator pension plans to show we are valued. You need to do this because it is the fiscally responsible thing to do and our educators, students, schools, and state deserve better.

Thank you,  
Kara Bancroft  
28 Year Career Educator  
Minnetonka  
[karabancroft@hotmail.com](mailto:karabancroft@hotmail.com)



# What will it cost to keep educators in the profession without Pension Reform?



Pension Reform will save our district money!



## St. Louis Park School District, ISD #283

### Impact of Delayed Retirement on Our District Budget

This data is calculated based on the difference in salary between a retiring educator with a salary on the bottom step with a Master's Degree and a new educator at Step 1/Lane 1. In our district that is a difference of: \$62,055

#### Cost to the District Based on the Number of People Who are Not Retiring at 58

Age	1	5	10	15	20	25	30	35
59	\$62,055.00	\$310,275.00	\$620,550.00	\$930,825.00	\$1,241,100.00	\$1,551,375.00	\$1,861,650.00	\$2,171,925.00
60	\$124,110.00	\$620,550.00	\$1,241,100.00	\$1,861,650.00	\$2,482,200.00	\$3,102,750.00	\$3,723,300.00	\$4,343,850.00
61	\$186,165.00	\$930,825.00	\$1,861,650.00	\$2,792,475.00	\$3,723,300.00	\$4,654,125.00	\$5,584,950.00	\$6,515,775.00
62	\$248,220.00	\$1,241,100.00	\$2,482,200.00	\$3,723,300.00	\$4,964,400.00	\$6,205,500.00	\$7,446,600.00	\$8,687,700.00
63	\$310,275.00	\$1,551,375.00	\$3,102,750.00	\$4,654,125.00	\$6,205,500.00	\$7,756,875.00	\$9,308,250.00	\$10,859,625.00
64	\$372,330.00	\$1,861,650.00	\$3,723,300.00	\$5,584,950.00	\$7,446,600.00	\$9,308,250.00	\$11,169,900.00	\$13,031,550.00
65	\$434,385.00	\$2,171,925.00	\$4,343,850.00	\$6,515,775.00	\$8,687,700.00	\$10,859,625.00	\$13,031,550.00	\$15,203,475.00

Cost of one educator not retiring at 58. The cost of retaining one career educator is significantly higher than the cost of a new hire.

Our district during the 2nd year, with one educator not retiring at 58 and not retiring at 59.

Districts have not faced the funding challenges of having most licensed staff work well into their 60's. With only a few Tier 1 educators left, retirements will begin to stretch out to NRA of 65. The cost of this compounds each year because it is multiplied by the number of educators who are working longer at each age. If an average of 20 educators begin holding off on retiring until they reach NRA 65, it will cost **\$1,241,100.00** the first year and **\$8,687,700.00** on the seventh year.

Our district cost on the seventh year with one educator not retiring and continuing to work at each age from 58 to 65 costs: **\$434,385.00**  
This cost would continue annually.

Minnesota's Tier 1 educators were able to retire under the Rule of 90 with full benefits as early as age 56. Tier 2 educators must work to 65 to earn full, unreduced benefits.

*\*Based on the current salary schedule. This does not include any future increases.*

April 7th, 2025

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Christine Bistodeau, and I have taught kindergarten and first grade at Isanti Primary School for 19 years. I am writing to you on behalf of myself, my friends, but most of all, for future teachers in Minnesota. My sixth grade daughter is hard working, a rule follower, and a born leader. I cringe when she tells me she wants to be a teacher. She would make an excellent teacher; however, it is not a good career choice. The pay is low compared to other professionals, student behaviors are increasing, and there is not enough support. On top of that, she will have to work almost 40 years to get her full pension without any penalties.

The past few years, I have questioned leaving the education field: Am I making an impact? Is this what I still want to do? Can I do this for another 25+ years? I realized that after teaching for almost 20 years, I could leave my high stress job, get better benefits, and retire earlier if I found a career out of education. We have to find a way to keep mid-career teachers in the profession!

I need your help. We need to pass a career rule for educators in the state of Minnesota. HF 1582/2341 and SF 2000/2523 have an unreduced career rule of 60 years of age and 30 years of service, lowering base penalties from 7% to 5% from ages 59-64, and low-cost improvements to the Cost-of-Living-Adjustment (COLA) by eliminating the COLA delay and accelerating the scheduled COLA increase. These bills are essential to the education system in Minnesota. If these things are put in place, I would reconsider recommending my daughter to go into the education field.

Although I have enjoyed teaching for 19 years, the work is hard! Teaching has drastically changed over the years. Our students need more attention than ever, and the standards are extreme. What I taught to first graders ten years ago, is what I'm teaching to kindergarteners today. At the same time, I'm expected to meet them where they are at academically, socially, and even physically. This year, I had to help potty train one of my general education kindergarteners. It is a mentally and physically draining job, and I'm going home to raise my own family after work.

The Minnesota Legislature has underfunded teacher pensions for so long that nearly nine out of ten schools can no longer attract new educators and keep mid-career professionals. We need to keep Minnesota teachers in the classroom and encourage our amazing children to go into the education field. The teacher shortage is real, and I need your help. Can I count on your support for education pension reform? Thank you for your time.

Sincerely,

*Christine Bistodeau*

Christine Bistodeau  
Kindergarten Teacher  
Isanti Primary School  
Cambridge-Isanti School District #911

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Brian Weitz and I am in my sixteenth year of teaching at Gleason Lake Elementary in Wayzata. I have been following our pension situation closely, I've attended LCPR meetings, and I'm very concerned about the current situation for Tier II teachers and the state of Minnesota.

It is time to address the significant flaws in the current Tier II pension system. Teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

In 2013, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. In addition, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If the legislature truly values Minnesota teachers and school districts, it must take concrete steps to fix this broken system. On the following page is a chart showing the increased costs my district will face in the future if significant changes aren't made.

This is a system that places the burden of paying off a debt that Tier II teachers did not create, and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration.

Sincerely,

Brian Weitz

16-year MN teacher

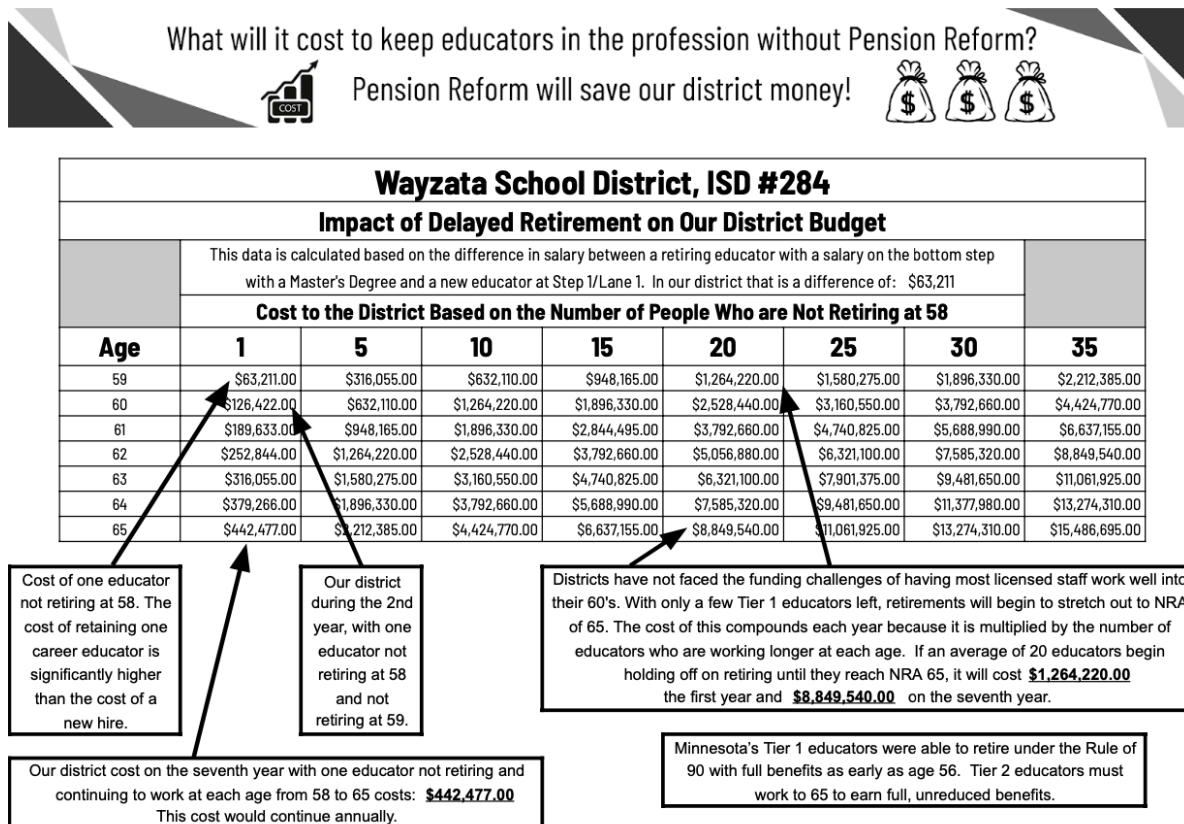
Minnetonka

brianweitz@hotmail.com

What will it cost to keep educators in the profession without Pension Reform?



Pension Reform will save our district money!



\*Based on the current salary schedule. This does not include any future increases.

**From:** [Lanna Stahman](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Written Testimony for LCPR  
**Date:** Monday, April 7, 2025 5:02:21 PM

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You don't often get email from lannastahman@gmail.com. [Learn why this is important](#)

**Caution:** This is an external email. Use caution with links and attachments. If you are in doubt please contact the IT Department.

Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Lanna Stahman and I have been a Physical Education teacher for over 30 years. I have worked for the Districts of Hancock, Cyrus and Morris Area. For the past 22 years, on average I have taught over 200 students per day.

It is time to address the significant flaws in the Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Tier II teachers contribute some of the highest rates in the country. When I became a teacher the Rule of 90 was the norm. Unfortunately due to my husbands career I was unable to begin teaching in 1987 when I graduated. When we were able to resettle in Minnesota and I became employed as a teacher the Rule of 90 was no longer available to me. So as I approach 60 years of age and 30 years as an educator, I am left with a broken and unfair Tier II Pension Program. Tier II teachers are faced with disproportionate financial penalties making early retirement nearly impossible.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. If the legislature truly values Minnesota teachers, it must take immediate action to fix the unfair and broken system.

Thank you for your time and consideration,  
Lanna Stahman

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Dear Chair Frentz and Esteemed Members of the LCPR:

My name is Carrie Runke-Jones. This is my thirtieth year of teaching elementary education, most of which have been with the St. Louis Park school district.

I am writing to advocate for the 60/30 career bill and am seeking your support. I love being an educator, it has been fulfilling and engaging. Even though I love my profession, I am saddened and frustrated by the lack of support in providing career educators a some of the lowest pensions. For years, I have paid into a system that has expected some of the highest contribution rates in the nation.

Additionally, this system is limiting our ability to attract future educators.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration.

Sincerely,  
Carrie Runke-Jones  
30 years  
St. Louis Park  
carrielj@gmail.com

April 7, 2025

Chair Frentz and Esteemed Members of the LCPR:

My name is Maggie Temple and I am in my thirty-first year of teaching social studies at Hopkins High School. I have previously communicated with you, both in writing and in person. In 2023, I drove three hours to Duluth to testify before you and share my personal experience with our broken Tier II educator pension system.

It is time to address the significant flaws in the current Tier II pension system. Despite being one of the most dedicated professions, teachers in Minnesota are burdened by a system that ranks near the bottom for teacher pensions nationwide. Meanwhile, Tier II teachers contribute some of the highest rates in the country.

Nineteen years into my career, laws were passed that greatly reduced my pension benefits, including the disproportionate penalties for early retirement. These penalties are much higher than neighboring states. Additionally, the absence of a career rule in the Tier II system makes it much more difficult for Minnesota to attract and retain the best educators, especially when compared to surrounding states.

I urge you to approve the House and Senate bills that advocate for an unreduced career rule of 60/30 and a reduction in early retirement penalties. As I often tell my students, "actions speak louder than words." If the legislature truly values Minnesota teachers, it must take concrete steps to fix this broken system.

This is a system that places the burden of paying off a debt that Tier II teachers did not create and one from which we do not benefit. Meanwhile, our St. Paul colleagues were given a 62/30 career rule in 2024 which only highlights the inequities within the Tier II system. All teachers deserve a system that recognizes our dedication and ensures fairness across the board.

Thank you for your time and consideration,

Maggie Temple, M.Ed  
Hopkins High School  
Social Studies Educator, 31 years