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**AARP Support for Revisor No. 26-07808 (Pappas)
Legislative Commission on Pensions and Retirement
March 24, 2026**

Chairs Frentz and Commission Members,

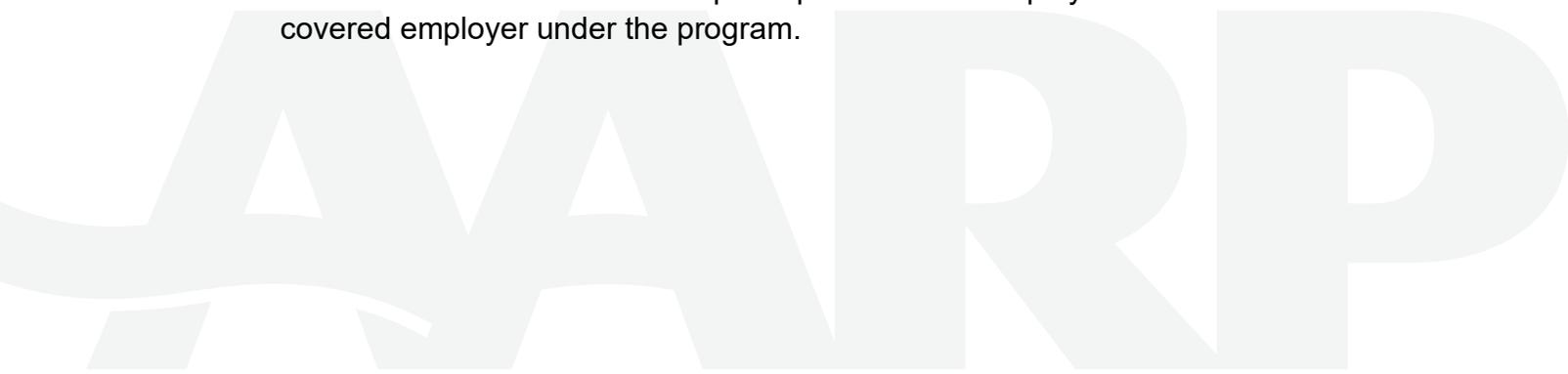
AARP Minnesota respectfully requests your support for Revisor No. 26-07808. The proposal before you today is beneficial to the Secure Choice Retirement program and we urge your support.

For nearly a decade, AARP has advocated for the creation of an impactful Secure Choice Retirement Program in Minnesota. AARP is a nonprofit, nonpartisan organization dedicated to helping people ages 50 and older improve their quality of life as they age. In doing so, we focus not only on those nearing and currently in retirement but also those who are at all stages of their careers and will retire in the future. AARP believes that we all have a right to live with self-reliance and dignity in retirement. Rebuilding the promise of financial security in retirement must include modern, expanded options and applauds the work of the Secure Choice Retirement Program board and staff for their efforts launching this impactful service to Minnesotans.

Small business owners want to offer retirement savings options, and employees want to save but often lack access without an option like the Secure Choice Retirement program. Businesses also benefit by better recruitment and retention of talent with the addition of retirement savings options. Additionally, affording Minnesota workers an effortless way to save for retirement will ultimately save taxpayer dollars, as fewer households will need to rely on social services.

Revisor No. 26-07808 positively addresses the following:

- **Responsibilities** – Clarifies responsibilities of the program in engaging with covered employees and reducing potential employer burden and liability.
- **Seasonal/temporary workers** – Makes these employees eligible for voluntary contributions or acceleration of participation if their employer is otherwise a covered employer under the program.



- **Clarification of employer payroll deduction timing** – Adds clarifying language about the timing of deductions to 21 days from date of hire plus a 30-day notification or opt-out period.
- **Improved exemption process** – Adds an employer’s ability to certify exemption by portal and to provide written supplemental support for exemption, if needed.
- **User protections** – Adds data confidentiality and non-solicitation language.
- **Technical improvements** – Improves a range of technical and governance changes that improve program operation and clarity.

On behalf of our more than 620,000 members statewide, thank you for your careful consideration of Revisor No. 26-07808. For further discussion, please contact AARP Minnesota State Advocacy Director, Thomas Elness, at telness@aarp.org. Thank you for the opportunity to submit written testimony.



Cathy McLeer, State Director
AARP Minnesota