

Mai Sue Lee, School Counselor, SPPS

Dear Members of the Legislature and LCPR,

My name is Mai Sue Lee, and I am a School Counselor in Saint Paul Public Schools with six years of service. I am writing to ask for you to support bill SF4860 to bring pension equity between the St. Paul Teachers Retirement Fund Association (SPTRFA) and the Teachers Retirement Association (TRA), which serves teachers across the rest of Minnesota.

Currently, Saint Paul educators contribute more toward their pensions yet receive lower lifetime retirement benefits than teachers in most other Minnesota districts. This legislation would help address this inequity through a \$12 million investment that would reduce employee contributions from 9% to 8%, increase COLAs from 1% to 1.5%, and reduce penalties associated with the 60/30 career rule.

These differences have real consequences. For example, a teacher retiring at age 60 and living to age 76 can receive approximately \$50,000–\$70,000 more in total lifetime pension benefits under TRA than under SPTRFA, despite having the same years of service.

After all the unprecedented events within the last of couple years, it is discouraging to know that colleagues in other districts will receive significantly stronger retirement benefits for the same work. It makes me feel like my work and worth are not valued, especially when educators are already stretched so thin.

Minnesota already lags several neighboring states in teacher retirement benefits, making it even more important that systems within our state are equitable and competitive. This legislation affects 3,482 current teachers, and 13,695 others including retirees and deferrals. We are not asking for special treatment. We are asking for equity that honors long service, supports retention, and reflects the intense demands of teaching in St. Paul, the second largest district in the state.

I urge you to support SPTRFA members in the upcoming legislative session by actively supporting bill SF4860, including the proposed \$12 million investment to move SPTRFA toward pension parity with TRA.

Sincerely,

Mai Sue Lee

School Counselor

Saint Paul Public Schools