
Work Group on Vesting & EMPs

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Date Thu 8/20/2026 11:01 AM

To Susan Lenczewski <Susan.Lenczewski@lcpr.mn.gov>

Cc Mollie Pierson <mollie.pierson@lcpr.mn.gov>; Aleena Wilson <Aleena.wilson@lcpr.mn.gov>

 2 attachments (174 KB)

Fire Relief Associations Length of Service at Termination.pdf; Relief Association Vesting Changes.xlsx;

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Susan,

Attached is the additional information requested during Tuesday's work group meeting. The number of relief associations with 10, 15, and 20-year full vesting schedules in their bylaws, split by DB versus DC plans, is below.

Full Vesting Requirement	Defined Benefit Plans	Defined Contribution Plans
10 Years of Service	10	20
15 Years of Service	6	1
20 Years of Service	391	49

Attached is a graph, similar to one Doug shared, that shows member lengths of service at termination. This graph includes data for both members who were paid retirement benefits and members who separated before becoming vested. Also attached is the spreadsheet I mentioned during the meeting with data of relief associations with required municipal contributions during 2024, and showing the impact to liabilities and contributions if vesting changed from 20 to 10 years.

If there's anything else that would be helpful for me to provide, please let me know.

Thanks!



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