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Update No. 53

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Pension Advisory Group update

The fight for pension improvement is moving forward at full speed with educators across the state raising their voices for pension improvements.

Education Minnesota's Pension Advisory Group is comprised of 26 members from across the state. These educators have met for more than 50 hours since last summer, learning the ins and outs of our pension systems and discussing potential improvement options. They also are instrumental in organizing members to action

and lifting up their voices for needed change. Thank you to our dedicated PAG members!

Our Pension Advisory Group met for a long in-person meeting last Saturday. For the notes from the meeting, click [here](#).

Education Minnesota is working with bill authors and legislative staff to draft our improvement bill for this session. This bill will reflect the priorities identified by the PAG, as well as Education Minnesota's [legislative agenda](#) that states we'll advocate for a proposal that reduces penalties and increases flexibility for educator retirement, so educators can choose when they're ready to retire without losing a significant amount of their pension benefit.



Rep. Danny Nadeau talks with educators at the Jan. 17 listening session in the Champlin Park High School cafeteria.

A 62/30 proposal and review from Nadeau listening sessions

Rep. Danny Nadeau (R-Champlin) has publicly released a bill draft for an improvement to the TRA Tier 2 benefit that increases employee contributions to cover an unreduced threshold for long-career educators when they're at age 62 with 30 years of service.

In the last Pension Update, we detailed the inequity in the Tier 2 plan, and that the 7% penalties are what's holding many educators back from the flexibility they're looking for before age 62. As currently written, this bill does not affect penalties before age 62, so a Tier 2 educator who would like to draw their benefit at age 61 still would have to forfeit 28% of their pension to penalties (when factoring in the Normal Retirement Age of 65 in 2025).

It is helpful for our movement to have members of both parties focusing on this issue, and Education Minnesota has had and plans to continue having conversations with Rep. Nadeau on the positive change our workers want and need to their benefit.

The Pension Advisory Group has been clear: the state has underfunded our pension and created the Tier 2 problem, and state funding should be used to fix it. As much as we can speak with a united voice on this, the better the outcome will be at the Legislature.

Aspiring educators join the pension fight

Education Minnesota Aspiring Educators is our union of more than 3,000 future teachers across the state. EMAE President Caitlin Efta and Vice President Mellisa Larson spoke at the LCPR listening session in Duluth in October, encouraging them to take action to improve Tier 2 benefits. Efta spoke to the fact that she created a Roth IRA while in college because she knows that there are issues with our pension system. Here's a quote from her comments:

"I was shocked when I learned that Minnesota's worker pensions have gone backwards. We are a union state. We are an education state. It's time that we see state investment into worker pensions, so that we can lower penalties to have a more equal pension to educators that came before us."

EMAE is in solidarity with any educators or education staff members who are closest to the inequity within our pension systems, and will stand up for current educators, future educators and the future of public education in Minnesota. If you'd like to show some solidarity back and support them, please follow their [new Facebook page!](#)





Get everyone you know to the Pension Rally!

To have the best chance at getting state funding to cover Tier 2 improvements, we need as many folks as possible to raise their voices at our Pension Rally on Feb. 29 in the state Capitol rotunda. If we show up in thousands, we'll get the media and legislator attention we need to address Tier 2 inequities. Invite friends and colleagues to our [Facebook event](#), and post [this flyer](#) where your colleagues will see it!

Education Minnesota is reimbursing the cost of two full-day subs per local, or four half-day subs per local. Members who are interested should coordinate with their local president. Education Minnesota is also reimbursing all members for the cost of mileage and parking. Reimbursement forms will be available at the event.

Some locals have even planned buses from their region for their members to attend! Check in with your local president to see if this is an option for you.

We ask that any members who plan to attend the rally and/or either of our optional prep sessions RSVP using [this form](#). We'll reach out to members who complete this form regarding updates on the rally, helpful hints for getting around the Capitol, shared materials and more!

Action items

As we approach legislative session, we'll continue to post our growing list of resources at the end of each Pension Update. As you communicate about pension advocacy in your workplace, please share these resources with members who wish to get engaged.

- [Sign up](#) for the Pension Updates e-newsletter, and read previous newsletters [here](#).
- [Sign up to be a Pension Action Leader](#) and we'll contact you about action items and advocacy to your state legislators. We need a PAL in every local and legislative district!
- Use our [easy-action form](#) to contact legislative leadership asking for their support of state investment for pension improvements.

- Join the [members-only Pension Advocacy Network private Facebook group](#), which is the best place to get updates, stay involved and ask questions.
- Watch our Pension 101 and Informational Update sessions on [MEA Online](#).
- We encourage all members to [make an appointment](#) with TRA to discuss what your benefit currently looks like, and what options you have.
- Use [this flyer](#), [this flyer](#) and [this flyer](#) to communicate with your colleagues about the pension movement.
- Request a stack of [pension postcards](#) from your field staff for your local. These postcards can act as a great tool for members to write to their legislators.

