

**From:** SPTRFA Member Outreach

**Sent:** Friday, May 30, 2025

**Subject:** SPTRFA NEWS: Important 2025 Legislative Announcement!



**A Message From:**

**St. Paul Teacher's Retirement Fund Association**

Dear SPTRFA Member,

The 2025 legislative session saw some teachers benefit, while others lost out. Teachers Retirement Association of Minnesota (TRA) teachers (i.e. all other Minnesota teachers and licensed staff) saw an improvement in their career benefit. Unfortunately, St. Paul Teachers' Retirement Fund Association (SPTRFA) members (i.e. St. Paul teachers and licensed staff) did not receive any benefit improvement.

The TRA career benefit now allows teachers who are at least 60 years old, with 30+ years of service, to retire with a smaller early retirement penalty. Additionally, all TRA members who retire before they reach the Normal Retirement Age (NRA) of 65 will not receive any annual increases to their pension until they reach their NRA. TRA teachers did not have to increase contributions to fund the career benefit.

While SPTRFA did not get any benefit improvements, in 2023, a career rule was instituted for SPTRFA members. The career rule allows teachers who are at least 62 years old, with 30+ years of service, to retire early without any penalties. SPTRFA members who retire under the 62/30 career rule receive annual increases immediately. This 62/30 career rule is only available to SPTRFA members. SPTRFA member contributions will increase by 1.00% of pay on July 1, 2025, from 7.75% of pay to 8.75% to pay for this career rule.

We are extremely disappointed that SPTRFA was not included in the pension bill. We presented the Legislative Commission on Pensions and Retirement (LCPR) a proposal to include a 0.5% reduction in employee contributions for SPTRFA teachers, without negatively impacting the benefit that TRA teachers received. The decreased contribution rate would have saved the average teacher \$462 per year. However, Education Minnesota (EDMN) and the (St. Paul Federation of Educators) SPFE President did not support this proposal, which tipped the scales for excluding SPTRFA from the bill.

Legislators acknowledged that SPTRFA teachers sacrificed for TRA teachers to receive a benefit increase and promised to rectify this in the future. We will work to make sure these promises are kept, and SPTRFA teachers are compensated for the sacrifices they made.

Additional information about the legislative process resulting in this benefit disparity can be found in [SPTRFA's letter to the LCPR](#).

### **Definitions**

SPTRFA – Saint Paul Teachers' Retirement Fund Association – The organization responsible for implementing pension policy and managing the investments for the teachers and other licensed educators in the Saint Paul Public Schools.

EDMN – Education Minnesota – The statewide teachers union. All Minnesota teachers (including Saint Paul teachers) who are in a union are a part of EDMN and support the union through a portion of their dues.

SPFE – Saint Paul Federation of Educators – The Saint Paul local union of EDMN representing St. Paul Public School employees covered by the teacher and educational assistant contract. The union is supported by dues contributed from teachers' paychecks.

TRA – Teachers Retirement Association – The state agency responsible for implementing and administering pensions for all teachers and licensed educators in Minnesota, except those in Saint Paul. Funds are managed by the State Board of Investments (SBI).

Minnesota Legislature – The legislature is responsible for enacting legislation affecting the pension contribution rates, benefit calculations, and cost of living adjustments for all pensions in the State of Minnesota.

LCPR – Legislative Commission on Pensions and Retirement – The bicameral, bipartisan committee of the Minnesota Legislature responsible for developing pension related legislation. They create a single, comprehensive piece of legislation each year, called a Pension Omnibus Bill, that includes plan changes for all pension plans in the State of Minnesota.

You are receiving this email because you are a member of the **St. Paul Teachers' Retirement Fund Association (SPTRFA)**.

**SPTRFA - Serving the retirement needs of St. Paul teachers since 1909**

**St. Paul Teachers' Retirement Fund Association**

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