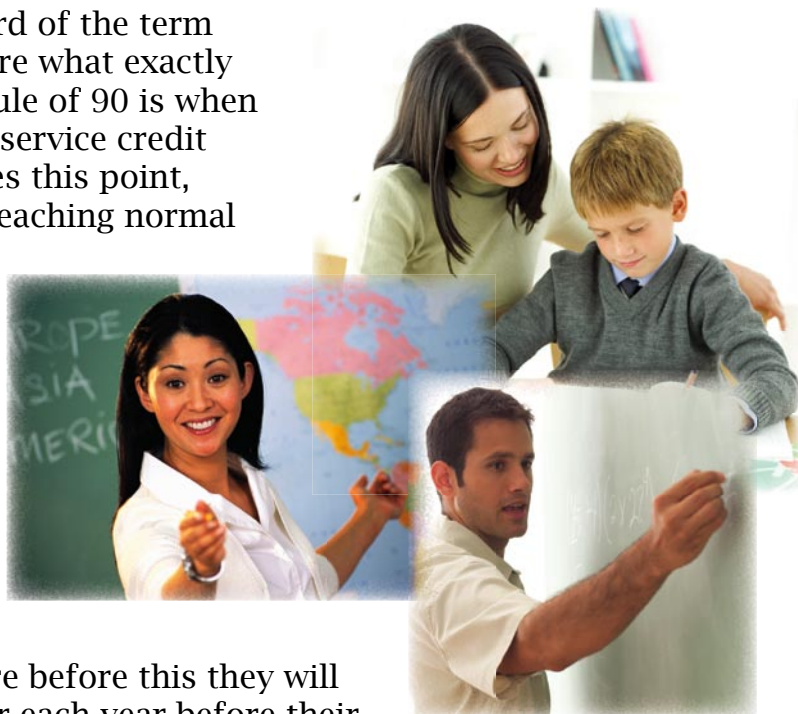


## Rule of 90: What is the Rule of 90? Who qualifies for it and why are we lobbying to get it back?

At some point you have probably heard of the term “Rule of 90”, but many people are not sure what exactly that means and who it applies to. The Rule of 90 is when a member’s age plus years of retirement service credit equal 90 or more. When someone reaches this point, any early retirement reductions for not reaching normal retirement age are waived. Those who are eligible for the Rule of 90 have a “First Employment Date” prior to July 1, 1989. A member’s first hire date can occur under any Minnesota Public Pension Fund.

Anyone hired after June 30, 1989, does not qualify for the Rule of 90 because of a law passed by the Minnesota Legislature. For members without the Rule of 90, their normal retirement age is at least 65. If they retire before this they will lose approximately 5% of their benefit for each year before their normal retirement age.

The SPTRFA will continue to work towards achieving a benefit for all teachers which is not dependent on each teacher’s date of hire. This is a topic which you may hear more about in the future. Stay tuned to the SPTRFA website for our *Legislative Updates* on details about benefit improvements and other Legislative news.



### What is the Rule of 90?

$$\begin{aligned} &\text{Age} + \text{Years of Retirement Service Credit} \\ &= \\ &90 \text{ or More} \end{aligned}$$