

CELEBRATING LEGISLATIVE SUCCESS THROUGH THE POWER OF RELEVANCE

Top: TRSL Executive Director Katherine Whitney, LRTA President Clyde Hamner, LRTA Federal Legislative Chair Janis Hernandez Bottom: Former Representative Garrett Graves, LRTA Executive Director Rodney Watson

A MESSAGE FROM OUR LRTA Executive Director



During my ten years as the Executive Director for LRTA we have won almost every legislative battle. This was not by accident, but rather by design. We have accomplished these goals through leadership, coalitions, and advocacy. More importantly, these benchmarks were accomplished through the power of relevance.

When I attended my first retirement meeting at the state capital in 2015 there were more people on the retirement committee than attending in the audience. This was when the first attacks to our retirement plan occurred, and it was clear to me that the legislature had a definitive path to amend our state retirement plans with little opposition.

I knew immediately we needed to change the LRTA operating model to engage LRTA members on how to advocate our position on bills if we were going to successfully oppose or support bills as they related to retirement.

As your Executive Director it's my responsibility to recommend positions on bills, but did you know that we have a model and methodology for determining a position on any specific legislation?

Through <u>leadership</u> I use the 15 LRTA legislative priorities to determine our position on any piece of potential legislation. Those legislative positions are on page 5 of this newsletter.

When a new bill is advertised by the legislature, I call for a meeting of the legislative committee composed of one representative from each of LRTA's 11 districts statewide. The committee will take my recommendation and discuss it in context to the legislative priorities and then vote to send that position to the LRTA Executive Board. The Executive Board will ratify that position based on the vetted-out discussions from our Executive Board, the Teachers Retirement System of Louisiana (TRSL) legislative positions, and the LRTA Legislative Committee.

The TRSL Board doesn't just act as trustee over your investment funds. They too take positions on proposed legislation. The TRSL Board is composed of 17 members, two of which represent retirees, statewide. James Taylor

and Clyde Hamner. Both are members of LRTA, representing retirees on the TRSL board.

In most cases, the TRSL and LRTA Board take the same position on retirement bills, but that is not aways the case. For instance, TRSL might oppose a return-to-work bill because it has a detrimental fiscal impact on our retirement plan while LRTA may support or remain neutral on a bill because it benefits a retiree by providing a fiscal benefit to the individual. This is why the recommendations made by the Executive Director and Legislative Committee examine each bill on its own merit before taking a position on the proposed statute.

The power of coalitions has played a huge role in gaining bipartisan support on both state and federal legislation. LRTA has participated in the Louisiana Public School Coalition for several years and has solicited support on a number of bills from the School Boards Association, the Superintendents Association, Teacher Unions, and Principals Association in order to broaden our scope of influence when successfully opposing or supporting a bill. Two years ago, when the legislature overwhelmingly supported overhauling our state COLA laws on a regular basis was achieved in part by the work of the state coalition...

Most recently Louisiana participated in several national coalitions to pass the Social Security Fairness Act authored by Congressman Garret Graves through H.R. 82 (featured on the cover photo of this publication). During my ten years, LRTA has supported all legislation that would have partially or fully repealed this detrimental caveat in federal law. Finally, through coalition team building among many organizations across the country, we were able to change the law for those affected by the WEP and GPO. Our sincere thanks to Garret Graves for his herculean efforts to pass this beneficial legislation.

The final piece of our legislative successes is by way of our members and stakeholders. We have celebrated our successes through advocacy. Since 2015, I've developed and trained our members how on to communicate to legislators regarding retirement bills both at the state and federal level. We provide our members with a digest and position of every retirement bill with talking points, contact information, and a rationale of why we support or oppose a bill. During the last decade I have attended every district meeting (220 meetings) both in the Spring and Fall training our retirees on how to respond to our calls to action. Our Email club has thousands of stakeholders who receive this information when they can't attend a district or state meeting. The retirement committee meeting rooms are now filled to the brim with members who come in and fill out cards of support or opposition when I give testimony as your lobbyist on specific retirement bills.

It is through these thousands of letters, phone calls, emails, social media postings and personal testimony that we have achieved these successes. During my Executive tenure as your Director, we have defeated almost 30 bills that could have had a detrimental effect on our retirement plan. We have secured COLAs, two but more importantly, changed the law to provide regular costs of living increases once we reach an adequate financial threshold in a few years. And on the federal level, we successfully advocated for the passage of H.R. 82 to repeal the WEP and GPO (social security provisions)...

LRTA organizationally supports of the passage state constitutional amendment scheduled to go before the voters on March 29, 2025. We support the passage of this amendment because it provides for paying down 2 billion dollars of teacher retirement debt that will increase TRSL's funding level to over 80%, which will discourage negative retirement legislation in the

future. Additionally, the cost savings to school districts will be used to provide for permanent pay raises instead of the one-time stipends provided to educators over these last two years.

However, we still encourage retirees to read through the lengthy recommended changes to the state tax code before making a decision in the voting booth.

Please encourage all retirees to join LRTA to increase our relevance and continue the successes necessary to defend our defined benefit plan. As a member of LRTA you will receive timely updates as new legislation is addressed legislative through the session beginning on April 14 and ending on June 12, 2025. We will notify members through website, social media and the LRTA email club.

Rodney R. Watson

Rodney R. Watson LRTA Executive Director

A MESSAGE FROM OUR LRTA President



How Proposed Constitutional Amendment No. 2 Can Impact Retirees and Teachers

On March 29, voters will decide on a proposed constitutional amendment to the LA State Constitution. For current and retired teachers, it will maintain and strengthen our financial circumstances, ultimately benefiting the entire educational system. The amendment will enhance the fiscal sustainability of our retirement system, and it will make permanent the one-time pay supplements for active teachers.

Review of Amendment No. 2

This single amendment seeks voter approval on a number of proposals related to taxes and government spending. However, several proposals in the amendment affect the state's educational workforce—both active and retired.

Funding for Salary Stipends, Making Them Permanent: The amendment, as designed by lawmakers, establishes a means to fund a permanent salary increase. It requires the State Treasurer to transfer to TRSL the balance (approximately \$2 billion) of the Education Excellence Fund, Louisiana Education Quality Trust Fund, and Louisiana Quality Education Support Fund to pay down retirement debt known as the Unfunded Accrued Liability (UAL). As a result of this one-time payment on debt, the annual retirement contributions made by school boards will be lower. The amendment requires school boards to use these annual savings to fund permanent salary increases for teachers and support personnel. In a nutshell, the amendment puts in place a means to support a stable and sustainable salary, reflecting the value teachers bring to our education system.

Retirement System

Sustainability: Paying down debt early is good. The state has an obligation to pay its debt to TRSL, and the work of legislators to pay the UAL helps ensure the long-term sustainability of the retirement system. The proposed one-time payment to debt in the amendment means financial security for current retirees and a stable future for active teachers, ensuring your security in retirement years.

Impact on School Boards: The state's commitment to making additional payments to the UAL has a beneficial impact on annual contributions made by school boards to the retirement system. Reducing debt has the potential to save school boards millions; will aid in better financial planning and stability for school board budgets;

and facilitate the recruitment and retention of qualified teachers.

A Note on Other Tax Matters:

It is important to underscore that no changes have been made to the tax-exempt status of TRSL retirement benefits. This is significant for both current and future retirees. In addition, the popular \$75,000 homestead exemption has been preserved, allowing homeowners to maintain and enjoy their properties. Furthermore, changes to the state's tax structure have emerged from last year's third special session, including a 3% flat personal income tax rate for state taxes and a higher exemption on annual retirement income from other sources, such as 403(b) and 401(k) accounts for individuals aged 65 and older, providing further income tax relief.

LRTA supports the passage of Amendment 2: The amendment represents a significant advancement for retirees and educators. Our support is based on the amendment's provision to reduce retirement debt by approximately \$2 billion, thereby raising TRSL's funding level and making a strong system even stronger. The continued financial health of our retirement system is critical for us all. Review the amendment yourself and make an informed decision on March 29.

Clyde F. Hamner

Clyde F. Hamner LRTA President

2025 LRTA LEGISLATIVE PRIORITIES

LRTA supports legislation that will positively affect retired teachers and opposes legislation that will adversely affect retired teachers. LRTA also supports efforts to maintain adequate funding for top quality public education in Louisiana. (Note: Highlighted numbers indicate legislation that was introduced since 2015, addressing a particular legislative priority.)

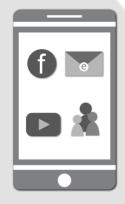
- 1. LRTA supports a retirement benefit structure administered by the Teachers' Retirement System of Louisiana that includes adequate and stable funding for regular cost-of-living increases to preserve the purchasing power of retirees.
- 2. LRTA supports COLA reforms that provide for supplemental benefit increases on a regular basis as the UAL is reduced and paid through the cost savings to the state.
- 3. LRTA supports dedicated allocations from state funds to meet the state's obligation to reduce the Initial Unfunded Accrued Liabilities (IUALs) of the Teachers' Retirement System of Louisiana without causing an adverse budget impact on public education agencies or retirees.
- 4. LRTA supports state revenue enhancements that provide a meaningful economic impact on retired educators in enhancing their dignity, independence and overall quality of life.
- **5.** LRTA **supports** funding from state funds to offset increasing costs of health insurance premiums and other benefits for retired educators offered by the Office of Group Benefits and other health care insurers and providers.
- 6. LRTA opposes any action that would negatively impact the actuarial soundness of the Teachers' Retirement System of Louisiana.
- 7. LRTA opposes the consolidation of the Teachers' Retirement System of Louisiana with any other retirement system.
- 8. LRTA opposes the consolidation of assets of the Teachers' Retirement System of Louisiana with any other retirement system and opposes any other action that would dilute membership control of the investment of the assets of the Teachers' Retirement System of Louisiana.
- 9. LRTA opposes any action that would alter the current defined benefit structure offered by the Teachers' Retirement System of Louisiana to its members.
- 10. LRTA supports a viable, adequately funded public education program that requires educators to become members of the Teachers' Retirement System of Louisiana.
- 11. LRTA opposes the provision of state funded scholarships/vouchers for public elementary and secondary school students to attend private and non-public schools.
- 12. LRTA supports both the partial and/or full repeal of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) of the Social Security Administration and opposes mandatory Social Security coverage of public employees in Louisiana.
- 13. LRTA supports the continuation of Louisiana state income tax exemption for retirement benefits issued by the Teachers' Retirement System of Louisiana.
- 14. LRTA opposes any legislation or bill that would cut or diminish Medicare benefits.
- 15. LRTA opposes any legislation that calls for a state constitutional convention that targets retirement protections under title XI of the state constitution.

2025 LEGISLATION

The 2025 legislative session is a fiscal year, starting on April 14, 2025 and ending on Thursday, June 12, 2025. Fiscal years occur in odd-numbered years and are typically shorter than a regular legislative session. Fiscal years are a time when the Louisiana Legislature only addresses financial issues as it applies to statute.

In general, retirement bills are non-fiscal. However, each legislator is allowed to drop-in 5 non-fiscal bills during the session. At present we cautiously anticipate that the 2025 session could introduce non-fiscal bills that did not pass last year and focus on the following:

- Return to Work (RTW)
- Optional Retirement Plans (ORP)
- Environment, Social, Governance (ESG)
- Addition to Current Survivor Benefit
 Plan



AS INFORMATION BECOMES AVAILABLE, LRTA WILL NOTIFY ITS MEMBERS THROUGH OUR WEBSITE, SOCIAL MEDIA AND EMAIL CLUB.

LRTA EXECUTIVE BOARD

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RETIREMENT COMMITTEES

House Retirement Committee

Committee Member	Street Address	Phone	Email
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Rep. Roy Daryl Adams	P. O. Box 217 Jackson, LA 70748	(225) 634-7470	hse062@legis.la.gov
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Rep. Sylvia Elaine Taylor	P.O. Box 421, Reserve, LA 70084	Info not available	hse057@legis.la.gov
Rep.Polly Thomas	3216 N. Turnbull Drive Suite B, Metairie, LA 70002	(504) 837-6559	thomaspj @ legis.la.gov
Rep. Phillip DeVillier	P. O. Box 986 Eunice, LA 70535	(337) 457-0194	devillierp@legis.la.gov
Rep. Mike Johnson	2757 Hwy. 28 East Pineville, LA 71360	(318) 487-5377	hse027 @ legis.la.gov
Rep. Stephanie Berault	1808 Front Street, Suite 204, Slidell, LA 70461	(985) 640-9795	hse076@legis.la.gov

Senate Retirement Committee

Committee Member	Street Address	Phone	Email
Senator Ed Price (Chairman)	2115 S. Burnside Ave., Suite B. Gonzales, LA 70737	(225) 644-6738	pricee@legis.la.gov
Senator Caleb Kleinpeter (Vice Chair)	3741 Highway 1 Port Allen, LA 70767	(225) 246-8838	sen17@legis.la.gov
Senator Gary Carter	2401 Westbend Parkway, Suite 3071 New Orleans, LA 70114	(504) 361-6600	carterg ø legis.la.gov
Senator Bob Hensgens	122 N. State Street Suite 100 Abbeville, LA 70510	(337) 740-6425	sen26@legis.la.gov
Senator Valarie Hodges	35055 La. Hwy. 16, Suite 2A Denham Springs, LA 70706	(225) 791-2199	sen13@legis.la.gov
Senator Robert "Bob" Owen	250 Bouscaren Street Suite 201 Slidell, LA 70458	(985) 639-0400	sen01@legis.la.gov
Senator Kirk Talbot	9523 Jefferson Hwy.,Suite B River Ridge, LA 70123	(504) 736-7299	talbotk ø legis.la.gov



Congratulations, LRTA members! Thank you for playing a vital role in the passage of H.R. 82, which was signed into law by President Biden on January 5, 2025. Your persistence in contacting your legislators and our advocacy efforts over the past 40 years finally paid off!

We owe a tremendous amount of gratitude to our own Representative Garret Graves (R-LA) who cosponsored the bipartisan bill with Representative Abigail Spanberger (D-VA). He not only cosponsored the bill in the 118th Congress, but did everything in his power to guide its passage through the legislative process; including a field hearing in Baton Rouge, a hearing in D.C., obtaining 330 cosponsors, and filing a successful discharge petition forcing a floor vote. There have been many repeal bills sponsored over the years, but NO sponsor has EVER worked harder than former Representative Graves!

LRTA joined the National WEP/GPO Repeal Task Force in the spring of 2022. This grassroots organization of affected activists across the country drew upon the experience of having a committee hearing on H.R. 82 for the first time at the end of the last congressional session, only to see it killed. When the 118th session began in January of 2023, the task force identified the need for the following:

- 1. A larger and stronger coalition of organizations with members affected
- 2. Gaining media attention on the local and national levels
- 3. A cohesive approach to activism by the organizations

As a result, the task force grew to include over 90 members, doubling in size, including the leadership of all the major labor unions and organizations representing teachers, school employees, police, firefighters, etc. A summit was held in D.C. in conjunction with a press conference by legislators that drew media attention to the pleas of more than 25 national organization leaders for the need to pass H.R. 82! We also successfully obtained media coverage on the local, state and national levels which helped others to understand the injustice. Throughout the session, the legislative staff members advised and guided affected activists through the process.

From a state perspective Louisiana's advocacy was strong and focused. The journey started with state Representative Mike Johnson sponsoring a state resolution with key stakeholders to repeal the WEP and GPO. Additionally, LRTA worked with Louisiana Public School Coalition members to support the repeal through the school boards association and teachers' unions. For the thousands of you who are email club members of LRTA or followers on social media, you know we sent out 72 appeals with talking/writing points to contact key legislators along the long journey to pass H.R. 82. Thank you to all LRTA members and retirees who participated in Louisiana's advocacy for passing this important legislation. We are extremely proud to say ALL of our State Representatives and Senators voted FOR repeal!

The Social Security Administration (SSA) continues to implement the newly passed law. Since recalculating Social Security benefits is a complex task, it may take some time. Early guidance on implementation of this bill is on the back of this publication. If you do not already have a SSA account, create one at ssa.gov/apply. If you already have an account check it to make sure all information is current by going to ssa.gov/myaccount.

N MEMORIAM

Helene S. Augustine - New Orleans

Deceased Retired Teachers | August 28, 2024 – January 31, 2025

Verna R. Allen – New Orleans

Jamie B. Bennett – Violet Shirley Biggs – New Orleans
Mary A. B. Bridges – New Orleans
Grace B. Butler – New Orleans
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Jeffery J. Cavana – Baton Rouge
Nancy Chapaneri – Zachary
Hollis D. Chapman – Baton Rouge
Joann M. Charles – Zachary
Alberta W. Clemons – Baton Rouge Dorothy Dolores H. Cooper -Prairieville Margaret H. Crawford – Baton Rouge Janet B. Daly – Baton Rouge Catherine Dandridge – Darrow Marie D. Daniels – Gonzales Bennie L. Davis – Baton Rouge Joyce B. Davis – Baton Rouge Diane T. Dejean – Baton Rouge Ronald L. Findley – Gonzales Lurenza Francois – Baton Rouge Marietta J. Franklin - Baker Bettye J. Frye – Plaguemine Robert Gaston – Baton Rouge
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"...THESE IMMORTAL DEAD WHO LIVE AGAIN IN MINDS MADE BETTER BY THEIR PRESENCE"

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How long will it take for Social Security raises with the new law for teachers?

EARLY GUIDANCE: THE SOCIAL SECURITY FAIRNESS ACT, H.R. 82

- The Social Security Fairness Act, which repeals penalties affecting government retirees, will take over a year to implement due to staffing shortages and lack of funding.
- The law, signed by President Biden on January 5th, impacts approximately 3 million government retirees, including 94,000 in Louisiana.
- While the average monthly benefit increase is estimated at \$360, some recipients could see raises exceeding \$1,000, along with retroactive lump sum payments.
- The Social Security Administration urges patience as they prioritize implementing the new law, which may lead to delays in other services.

